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ABSTRACT

The guide suggests methods and resources for planning learning experiences in teaching consumer education to students at the K-12 levels. The major topics and related areas are: (1) financial planning (estimating income, estimating expenses, establishing goals, making decisions, and making the financial plan); (2) buying (importance of planned buying, developing shopping skills, obtaining buying information, and protecting the consumer); (3) borrowing (concept of credit, types and sources of credit, cost of credit, and wise use of credit); (4) protecting (assets that need protection, understanding and selecting insurance, types of insurance, consumer protection, and wills and estate planning); (5) investing and saving (reasons for saving and investing, deciding how much to save or invest, and deciding where to save or invest); and (6) sharing (types of public services, taxes that pay for public services, and collection and distribution of tax monies for public services). Behavioral objectives and learning experiences are suggested for the related areas of each topic and presented in grade levels groupings: K-3, 4-6, 7-9, and 10-12. A bibliography on each of the topics concludes each section. Pre/posttests and answer keys for each subject area and addresses for materials are appended. (EC)

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Consumer Education

A Resource Guide For Georgia Schools

1972

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CONSUMER EDUCATION RESOURCE GUIDE, K-12

A Multi-Disciplinary Approach

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June, 1972

Copies of this guide may be purchased from:

The Department of Home Economics Education,
or Department of Business Education, College
of Education, University of Georgia, Athens,
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To Mrs. Jacqueline Lassiter, Georgia Consumer Services and the Department of Family and Childrens Services, for making possible an operational grant to conduct this study, and for Mrs. Lassiter's encouragement and support throughout the project we are most grateful. We also appreciate the continuous support of the Council for Family Financial Education and the Institute of Life Insurance who have supported an on-going program in Family Financial Education at the University of Georgia since 1956. Resource persons from business, education and industry have contributed valuable technical information which has served as a foundation for the educational experiences suggested in the guide.

If the Guide contributes to an enlightened citizenry in consumer practices, our efforts will not have been in vain.

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Introduction

Individuals and families are constantly making decisions about the use of their resources. The choices one makes as he purchases goods and services are largely determined by his values and goals. The market place is growing increasingly more complex and many persons both young and old are not prepared to decide among the alternatives available.

Consumer education is needed from the kindergarten throughout the school program to help develop the attitudes, knowledges and skills necessary to perform the buying, borrowing, investing, protecting, sharing, and saving functions for effective citizenship. This guide provides suggestions as to important concepts, objectives, learning experiences and resource materials to use in teaching consumer education. An attempt is made to divide the learning experiences according to grade levels and to show how all levels contribute to the realization of major objectives. This guide is designed to serve as a resource for teachers in planning experiences in Consumer Education. It may be of assistance to individual schools or school systems interested in developing their own curriculum guide.

The Development of the Guide

The 1970 Education in Family Finance Workshop, building on work done in previous years, focused on the identification of behavioral objectives for a program in consumer education. The 1971 Workshop continued this work by revising the objectives and adding classroom learning experiences organized by levels of learning: K-3, 4-6, 7-9, and 10-12. A 1971-72 in-service class in Consumer Education revised the materials, added additional resources to aid the student and teacher, and field tested it in approximately 40 different schools.

Organization of the Guide

The Guide is organized according to the following concepts: planning, buying, borrowing, protecting, sharing, and saving. Broad behavioral objectives are stated for each concept. Learning experiences to achieve these objectives are grouped under K-3, 4-6, 7-9, and 10-12. It is suggested that teachers at various levels plan together so that pupils will develop competency at each level before proceeding to a higher level. A wealth of resource materials related to each concept are suggested for each level. Questions are included that might be used at the senior or possibly junior high level as a pre and/or post assessment of students learning in each area.

Suggestions for Using the Guide

A resource Guide is not a prescription for learning but rather a resource from which teachers acquire ideas to serve as a basis for developing teaching models for a specific learning group. The arrangement of this resource guide is based on an organization by broad educational levels which implies cooperative planning among teachers to insure sequential coverage and development of consumer competencies. Involvement of all teachers possessing competencies in Consumer Education will expand the scope and provide for more effective programs. In initiating a consumer education program, the following questions should be considered by the school administrative staff:

1. Should the school utilize an individual teacher approach which integrates consumer education into existing courses?
2. Shall the school utilize a team approach which combines the experience of several teachers?
3. Should the school focus on a multi-discipilinary approach which incorporates consumer education into all courses in varying degrees of sophistication?
4. Should the school employ a systems approach which involves the entire school system, community agencies, and parents?

In developing a quality program in career education, effective links must be found between earning and spending of income. Approaches most desirable are those which eliminate artifical separation between preparation for a career and the development of basic economic and consumer competencies. The individual teacher at Grades K-3 might help pupils to become aware of concepts about planning, buying, borrowing, protecting, sharing, and saving. In Grades 4-6, the teacher might involve pupils in further orientation to these concepts. In Grades 7-9 mini-course might be made available on the exploration level. In Grades 10-12 students would be involved in advanced levels of decision-making related to the financial problems of individuals and families.

Additional Field Testing Planned

This preliminary guide will be field tested with an additional fifty (50) school systems, 1972-73. Test items will be developed for the elementary level which may be used as a pre and/or post assessment of students learnings. Further refinement will be made in those already developed. Suggestions for improving the guide are solicited by March 1, 1973, so that ideas might be incorporated in the next printing. Please mail your suggestions to:

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I. FINANCIAL PLANNING

GOAL: The student will recognize the importance of estimating income, estimating expenses, clarifying values and goals, making decisions, and making financial plans.

Objective	Grade Level	Learning Experiences
A. Estimating Income The student will list sources of income, keep records, and estimate income in real and hypothetical case studies.	K-3	1. Name the denominations of coins and paper money. 2. Write the proper symbols for coins and paper money (1¢, 5¢, etc.). 3. Discuss the difference in real and play money. Using play money, practice counting money and making correct change. 4. Use (play money) coins and currency and make change for $1.00 in five different ways. 5. Define $1.00 -- the terms, allowance, income, and other resources. 6. Construct a chart illustrating the resources students identified. 7. Record on a daily basis the income for each student. Using this chart at the end of the unit, estimate income for one week or one month. 8. Arrange a bulletin board to explain various sources of money.

Objective	Grade Level	Learning Experiences
		9. Discuss how items produced at home can be a source of income or saving. (For example, planting a garden, sewing clothing, taking care of toys, etc.)
		10. Discuss why everyone must work in order to earn money for needs and wants.
		11. Illustrate different jobs and discuss how all kinds of work must be done.
		12. Write or tell a story, "What I want to be when I grow up."
	4-6	1. Define and use terms such as barter, savings accounts, coins and paper money, checking accounts, checks, inflation, and deflation.
		2. Discuss the possible sources of students' income.
		3. Discuss the history of the system of exchange.
		4. Conduct a survey to determine sources of income.
		5. Construct charts and record income each day. At the end of the unit estimate income for one week, one month, one year.

Objective	Grade Level	Learning Experiences
		6. Discuss the importance of keeping records.
		7. Present a play showing ways a student may receive income. List advantages and disadvantages of each way.
		8. Discuss the importance of a bank as a place to deposit income.
		9. Tour a local bank and ask for a demonstration of opening a checking account and a savings account.
		10. Use a bank statement to illustrate how a bank helps in keeping a record of income (deposits).
		11. Role play the opening of a checking account and a savings account.
	7-9	1. Discuss ways of estimating one's income.
		2. Construct a record sheet and record personal or hypothetical expenditures daily. From this record the student will make estimates of his income for one week, one month, and one year.
		3. Debate the advantages or disadvantages of income from an allowance, handouts, or a job.

Objective	Grade Level	Learning Experiences
		4. List and discuss different part time job opportunities available in the community.
		5. Discuss possible sources of family income.
		6. Identify the different types of checks -- certified, cashiers, travelers, personal, and money order.
		7. Divide into committees to do research on the different types of checks. Prepare report in a creative way - exhibit bulletin board, mural, etc.
	10-12	1. Review procedures for estimating personal income.
		2. List and discuss opportunities for employment in the community.
		3. Discuss ways students can save or increase money income by producing goods and services for personal use rather than buying them.
		4. Research qualifications and salaries for various occupations and professions.
		5. Write an essay on how much money you think you will be making when you graduate and how much income you might receive for services other than your job.

Objective	Grade Level	Learning Experiences
		6. Construct a record sheet and record personal or hypothetical expenditures daily. From this record the student will make estimates of his income for one week, one month, and one year.
		7. Reports on outside readings regarding sources of income.
		8. Discuss how income can vary in each stage of the family life cycle.
		9. Divide class into groups and have each group prepare a report of specific services offered by the local bank.
		10. Write an essay or discuss in class bank services each student has used and why he used the service. The student should also try to think of additional services the bank should offer and why.
B. Estimating Expenses	K-3	1. Discuss how taking care of toys saves money.
The student will be able to determine how money is spent, keep personal expense records, and estimate expenses in real and hypothetical case studies.		2. Tell how your allowance or money you receive is spent.
		3. Name some items that can be bought with specific amounts of money such as 10¢, 25¢, 50¢.

Objective	Grade Level	Learning Experiences
		4. Show pictures of items and encourage students to estimate the cost.
		5. Show paired pictures or items. Students should try to decide which is the most expensive of the pair and why. Items that might be shown: two types of dolls, two cookies (one with filling and one without or different sizes), two dogs, two boxes (one with candy inside and one empty), etc.
		6. Set up a play store. Practice spending money for various items.
		7. Record on a chart for a week the amounts spent for items such as lunches, candy, games, coloring books, etc.
		8. Name one item you would like to buy and tell how much you must save in order to buy it.
		9. Plan a party. Estimate expenses and keep records of money spent. After the party discuss how the finances could have been better managed.

Objective	Grade Level	Learning Experiences
		10. Explain that money saved is for "future purchasing" while money that is spent cannot buy things at a later date.
		11. Discuss the difference in needs and wants.
		12. Give examples of some needs for some people that are wants for others.
		13. Cut pictures from catalogues and magazines that illustrate needs and wants.
		14. Suggest various articles and services known to be used or offered in the community. Classify as needs or wants.
	4-6	1. Write a story entitled, "How I Spend My Money."
		2. Prepare a chart and record personal or hypothetical expenditures for a period of time (week or month). Divide the items listed into needs and wants. Discuss the difference between needs and wants.
		3. Identify which expenses on the chart occur regularly and which ones vary. Which expenses could you omit if you wanted to?
		4. Observe which expenses are fixed and which are flexible.

Objective	Grade Level	Learning Experiences
		5. Use case studies to show how students in this age group can spend their money wisely.
		6. Suggest articles and services for which a family spends money. Classify these as needs and wants. Identify some unexpected expenses a family might face.
		7. Divide class into groups by those wishing to work on reports of "What Does It Cost to Own a Pet(different types)," and "What Does It Cost to Have a Hobby (different hobbies)." Each group will prepare a report and present ideas to class in the form of scrap books, dioramas, illustrated talk, or play on the cost of a pet or hobby.
		8. Name an item you would like to buy with your own money. Decide whether it is a need or a want. How long will it take to save enough from your allowance to buy this item?
		9. Discuss the advantages of having a plan for spending money.
		10. Show an illustration of a bank statement and discuss how a bank helps maintain a record of expenses.

Objective	Grade Level	Learning Experiences
	7-9	1. Prepare a chart on which to record hypothetical expenditures for a month. Divide these expenditures into wants and needs. Notice which expenses occur regularly and which ones vary.
		2. Keep a record of real or hypothetical expenses for a week (or month) and from this, estimate expenses for one year.
		3. Plan, record, play and discuss a tape on "Where Does My Money Go?"
		4. Discuss case studies of families at various income levels with differing spending patterns. Show examples of both wise and unwise spending.
		5. Role play spending situations that are the result of poor financial planning. Suggest ways to avoid these financial problems.
		6. List goods and services that can either be produced within the family or purchased.
		7. Discuss advantages of having a plan for spending. Talk about unexpected expenditures families might face.

Objective	Grade Level	Learning Experiences
		8. Plan a class party or field trip. Compare costs, estimate expenses and keep records of expenditures. Evaluate the management of money and decide if the finances could have been better managed.
	10-12	1. Define and list fixed and flexible expenses. Classify these as wants or needs.
		2. Keep a record of real or hypothetical expenses for a week (or month) and from this, estimate expenses for one year.
		3. Divide into groups of four or five for a research project with each group developing a hypothetical family and a family spending plan for one of the following items. a. Transportation b. A family trip c. Clothing for the family d. Housing e. Food
		4. Have a lawyer discuss the legal problems of families who spend more money than they earn.
		5. Invite a speaker from the Department of Children and Family Services to give case studies of people who overspend.
		6. Debate, "Will a Spending Plan Stop Excessive Spending?"

Objective	Grade Level	Learning Experiences
		7. Role play high pressure sales persons trying to persuade you to spend your money.
		8. Observe advertisements of signs in a department store or grocery store that emphasize bargains or free samples. When inside the stores notice special displays grouping of items, shelf arrangement, and floor arrangement of merchandise. Discuss how the above might cause persons to spend money.
		9. Keep a record of personal or hypothetical expenses for a week (or month) and estimate expenses for a year.
		10. Examine bank statements and discuss how bank statements and check stubs record expenses.

Objective	Grade Level	Learning Experiences
C. Establishing Goals The student will clarify values and become aware of how personal values and goals influence financial decisions	K-3	1. Tell or write a story, "What I Want When I Grow Up." Compare the various goals.
		2. Purchase one or two items at the classroom play store. Tell why you chose that item.
		3. Discuss the various ways the students would spend $1.00 giving reasons for the decisions. Discuss values that were important in the decisions.
		4. Discuss how different goals and values cause people to purchase different things, to choose different jobs, to like different games, etc.
		5. Discuss the differences in the values and goals of families, activities and living situations.
	4-6	1. Define goals and values.
		2. List two things you value most. Combine choices of the whole class to see what items are most valued by this age group.
		3. Evaluate the real or hypothetical chart you have been keeping on income and expenses. Decide if the money being spent is meeting your values and goals.

Objective	Grade Level	Learning Experiences
		4. Pretend you have been given $25.00. List the things you would buy and give reasons for the decisions. Relate pretended purchases to values and goals.
		5. List some things you want to do because "everyone does it." Why do you follow the crowd or why don't you follow the crowd?
	7-9	1. Define standard of living, level of living, life styles, goals, and values.
		2. Illustrate how goals and values are related by listing values and possible goals. For example, a chart could be:

Values of Family	Goals of Family
Education	Save for college
Cars	Save for special things

Objective	Grade Level	Learning Experiences
		3. List two things you value most in life. Discuss the source of these values.
		4. List boys values and girls values. Compare the lists and discuss the differences.
		5. Combine the values of both boys and girls and see what items are most valued by this age group.

Objective	Grade Level	Learning Experiences
		6. List and discuss differences in short and long-range goals.
		7. From the composite lists of class goals try to list values that would lead to these goals. Develop a chart with headings "Value of Individual" and "Goal of Individual."
		8. Compare personal values and goals with those in books on televisions or in a movie.
		9. Conduct a poll of parents. Ask parents to list in order of importance to them items such as (a) new car, (b) savings, (c) new house, (d) college for children, (e) new baby, (f) vacation every year, etc.
		10. Analyze case studies showing the relationship between personal values and goals.
		11. Plan and interview persons of the local hospital, business firm, police department or others. Write a report on their values and goals.
		12. Interview persons of two generations. Discuss and summarize how their values and goals differ.
		13. Discuss possible goals and values of families of three different socio-economic levels.
		14. Role play how a family spends a given amount. Emphasize values put on spending for certain items as an indicator of life styles.

Objective	Grade Level	Learning Experiences
		15. Review and discuss goals common to adolescents and to most people.
		16. Plan a panel discussion on the values and goals different families have at different stages of the life cycle.
		17. Evaluate the personal or hypothetical chart you have been keeping. Decide if you are spending the money to satisfy your values and goals.
	10-12	1. Define and discuss goals, values, resources, standards of living, and life styles as they relate to consumer buying.
		2. Give students a list of 50 items to categorize according to individual values.
		3. Discuss how individual differences (wants and needs) are related to values and goals.
		4. List two things you value most. Combine the class to see what items are most valued by students. The values of boys and girls may also be combined to show differences and similarities.

Objective	Grade Level	Learning Experiences
		5. Analyze one major decision made in the past. Define the goals and values involved.
		6. Discuss individual short and long term goals and make a personal plan for reaching goals.
		7. Discuss individual differences and how they are related to values and goals.
		8. Have a panel discussion on the pros and cons of establishing goals, or what is the importance of establishing goals.
		9. Analyze one major decision made in the past. Define the goals and values involved.
		10. Discuss the importance of having realistic goals.
		11. Have a psychologist talk to the class on problems that can stem from being unrealistic.
		12. List several kinds of goals that each family wants to obtain.
		13. Evaluate the real or hypothetical chart you have been keeping on income and expenses. Decide whether you are meeting your values and goals.
		14. Compare different income level families as to the difference in values and goals. Discuss why these differences are present.
		15. Discuss life styles of various families.

Objective	Grade Level	Learning Experiences
		16. Calculate the cost of maintaining each life style.
		17. Make a list of the type job one would need to earn enough money to support each life style.
		18. Role play an engaged couple establishing goals, a married family with children, and a family where the children have left home, etc. Analyze decisions.
D. Making Decisions The student will be able to apply the decision making process to financial decisions in real and hypothetical cases.	K-3	1. Examine some items in the classroom store and decide whether or not the child would want to buy them and why.
		2. Tell stories which involve choices to be made by main characters. Let the children make the decisions, thus letting the story be spontaneous and imaginative.
		3. Discuss the terms: decision, goals, desires, choice, wants, and needs.
		4. Act out situations having to do with making decisions.
		5. Role play the endings to open ended stories about decision making.
		6. Explain the importance of accepting responsibility. Have each child relate how he acted responsibly in a certain situation and the consequences, and the potential outcome had he acted differently.

Objective	Grade Level		Learning Experiences
		7.	Let each child tell how he has spent an amount of money and then wished later he had not bought the item.
		8.	Have each child tell about purchasing an item he was happy with.
		9.	Using hand puppets, act out spontaneous stories for shopping trips.
		10.	Give examples of how decisions are not necessarily "good" or "bad" but must be accepted after being made.
		11.	Discuss how a decision may be correct in one situation, for one person, but not for another.
	4-6	1.	Discuss simple steps in decision making. a. obtain facts b. identify problem c. assess resources available d. consider alternative solutions e. make a choice f. put plan into action g. evaluate results

Objective	Grade Level	Learning Experiences
		2. Role play situations having to do with making decisions whether to spend money, save money, earn money, or play.
		3. Discuss a common game such as monopoly and how games help us learn to make decisions.
		4. Use the decision making process on the charts of income and expenses you have been keeping. Decide if changes are needed and where changes could be made. Be sure to give reasons for your decision.
	7-9	1. Define decision making process.
		2. List 3 important decisions you have made. Evaluate these in terms of steps previously discussed.
		3. Use the problem-solving method to follow through with a decision common to this age group. For example, should teenagers have a charge account?
		4. Discuss ways a person can apply the decision making process in many areas of personal and family living.
		5. Keep a record for one day of decisions you have made. Explain how specific needs and wants influenced each decision.

Objective	Grade Level	Learning Experiences
		6. Write an essay on some major decision made by your father and how his decision has affected the family as a whole.
		7. Formulate a checklist that can be used to determine the influence of needs and wants on decision making.
		8. Summarize as a class what you have learned about the process of decision making.
		9. Use the decision making process on the charts of income and expenses you have been keeping. Decide if changes are needed and where the changes should be made. Be sure to give reasons for your decision.
	10-12	1. Discuss the decision making process.
		2. Identify factors that influence the decisions of teenagers. Summarize some errors made in decision making.
		3. Write an essay on major decisions you made and how your decisions have affected the family as a whole.
		4. Name and discuss several games that are educational in helping strengthen the decision making ability.

Objective	Grade Level	Learning Experiences
		5. Use the decision making process and evaluate the charts of income and expenditures you have been keeping. Decide if changes are needed and where changes should be made. Be sure to give reasons for your decisions.
		6. Prepare some decision making situations such as: a. selecting a dress b. buying a shirt c. purchasing a radio d. choosing a breakfast cereal Analyze the factors influencing your decisions and evaluate the decisions.
		7. Formulate a list of do's and don'ts in making decisions.
E. Making the Financial Plan	K-3	1. Review the charts on which the children have been recording the money they have spent.
The student will be able to formulate and evaluate real or hypothetical spending plans. Advantages of making and following spending plans will also be recognized.		2. Help the children understand that records reveal what they spent their money for and show them when they need to make some changes in spending habits.

Objective	Grade Level	Learning Experiences
	4-6	1. Make up examples of children or families who have a certain amount to spend in a given time. See what would happen if they spent it all in a few days.
		2. List reasons why a spending plan should be made to fit the income. Have committee reports on such subjects as "How I Spent My Money Without a Spending Plan" and "What Could I Have Bought if I had Planned My Spending?"
		3. Develop examples of children or families who have a certain amount of money to last for a week (or other amount of time). Discuss what will happen if they spend it all in a few days.
		4. Develop a spending plan for a hypothetical person or family.
		5. Develop plans for spending money using the information from the charts of income and expenses kept earlier.
	7-9	1. Define budget, fixed expenses, and flexible expenses.
		2. Collect information and summarize reports on the "Spending Patterns" of teenagers.
		3. Have a panel discussion on the advantages of having a plan for spending.

Objective	Grade Level	Learning Experiences
		4. Determine steps in making a plan for spending.
		5. Devise in class a workable plan for spending.
		6. Investigate what is involved in developing a personal spending plan. Establish some guidelines.
		7. Role play situations involving teenagers who do not have plans for spending.
	10-12	1. Discuss why it is important to have a spending plan.
		2. Review guidelines for developing a spending plan.
		3. List several kinds of expenses that are irregular (not the same each month) and difficult to estimate.
		4. Discuss changes in financial plans caused by changes in marital status, size of family, promotions, emergencies, etc.
		5. Set up examples of different types of financial plans. Example, envelope method, ledger type, etc.
		6. Define standard of living and level of living.
		7. Through discussion develop an understanding as to how the standard of living is reflected by the income and how well you plan your spending of this income.

Objective	Grade Level	Learning Experiences
		8. Develop spending plans for case study families with different levels of income and different values and goals.
		9. Decide the standard of living and life style you want to have as a young adult. Estimate expenses and decide whether your planned career will provide enough money.
		10. Establish a spending plan for the life style you wish to have as a young adult with your own family.
		11. Obtain copies of budgets from corporations, school systems, or churches to illustrate that even large businesses have written financial plans.
		12. Given a list of items needed by a particular student (teenager), plan a budget for him for one month, using the percentages of the current Consumer Index.
		13. Develop plans for spending based on decisions about the charts on income and expenses you have been keeping. Be sure to have reasons for changes in your spending plan.

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II. BUYING

GOAL: The students will acquire skills that are necessary to make rational decisions when buying for themselves and for their families.

Objective	Grade Level	Learning Experiences
A. Understanding the importance of planned buying. The students will identify the skills and knowledge that are necessary to make rational decisions when buying for themselves and for their families.	K-3	1. Tell or write a story about something you chose and bought with your own money. Why did you decide to buy that particular item? After you bought it, did you wish you had chosen something else instead? 2. List and discuss some purchases that students have made (as shown on their expense charts). Discuss why each purchase was made and whether some other decision might have been wiser. 3. Make a chart of various influences on decisions such as commercials, radio, bill boards, "everybody's doing it," parents, etc. 4. Bring things they have bought with their own money to show and let handpuppets tell why they are glad or sad the item was bought. 5. Collect and display pictures of articles, (school supplies, snacks, gift items, clothing, etc.). Talk about prices of these items. Shop for the items on the bases of needs, wants, and a compromise of needs and wants.

Objective	Grade Level	Learning Experiences
		6. Tell an unfinished story about a family discussing their plans for buying different items. Ask students to finish the story, telling what the family decides to buy first and what items the family could buy later.
		7. Using tokens collected in class for positive behavioral and work patterns, let the children "buy" activities -- puzzle working coloring, cutting, pasting, etc.
		8. Decide on something that can be purchased for the classroom. Make and carry through the plans for obtaining the money and planning the purchase of this item (paper drives, rummage sale, etc.).
	4-6	1. Discuss planned buying (including buying for quality and price, buying on impulse, rational or irrational purchases, immediate and deferred purchases).
		2. Review charts on which daily expenses have been recorded. Make a list of the purchases that were planned and those that were made on impusle. Are you pleased with all of your impulse purchases?

Objective	Grade Level	Learning Experiences
		3. Role play a situation in which a student spends his week's lunch money on Monday for a movie and snacks. How does he solve his problem? How can he avoid this happening again?
		4. Write a paragraph and be ready to discuss how you would spend $10 for a gift for your mother. Discuss the benefits of "shopping around." What factors should be considered in evaluating the purchases for "good value?" Think about how feelings are involved in buying gifts.
		5. Use a case study to show how a family as a unit can make decisions on purchases for individual members and purchases for the home (consider family values and goals, wants and needs).
	7-9	1. Discuss rational and irrational purchases, immediate and deferred purchases, and buying for quality and price, or on impulse.
		2. List your last five purchases and identify them as planned or impulse purchases. Could you have made better choices?

Objective	Grade Level	Learning Experiences
		3. Divide into committees to study and report on the following buying incentives, how they work, the advantages and disadvantages: trading stamps, premiums, coupons, prizes, contests.
		4. Bring one item (clothes or other) that you purchased and that has proved to be unsatisfactory and one that has been satisfactory. Share with the class why the purchase was wise or unwise, Were these purchases planned or impulse purchases?
		5. Review the expense chart you have maintained for the past week (or any given time period). Write a short essay answering these questions: a. Is your spending balanced to satisfy as many of your needs and wants as possible? b. Does your spending satisfy the wants that are most important to you? c. Does it help you reach the goals you have set for yourself? d. Does your spending reflect your wants and interests? Or do you blindly follow habit, custom, fashion, and the lead of your friends? e. Do you get the most value for your money? f. Do your purchases usually give you long lasting satisfaction?

Objective	Grade Level	Learning Experiences
		g. Do you need to change your spending habits?
		6. Select an item you wanted to purchase in the past. Review your spending habits and suggest how you could have purchased that item if you had planned your spending wisely.
	10-12	1. Discuss the reasons people buy (impulse, wants, needs, values).
		2. Read and report on books such as Packard's *Hidden Persuaders* and *The Waste Makers.*
		3. Invite a resource person to demonstrate ideas behind persuasive selling, attractive packaging, messages on labels.
		4. Brainstorm for words, phrases, and slogans used on TV to make people want to buy the products advertised. List and discuss those which . . . a. overstate the case b. misrepresent a product c. use words that sound good, but are really meaningless d. imply use by a famous person

Objective	Grade Level	Learning Experiences
		5. List and discuss the characteristics of the compulsive buyer. List items you own that were impulse purchases. Have you been satisfied with these purchases? If you are not using these items decide how they can be used.
		6. Review the expense chart you have maintained for the past three months. Prepare a written report answering these questions:
		a. Is your spending balanced to satisfy as many of your needs and wants as possible?
		b. Does your spending satisfy the wants that are most important to you?
		c. Does it help you reach the goals you have set for yourself?
		d. Does your spending reflect your wants and interests, or do you blindly follow habit, custom, fashion, and the lead of your friends?
		e. Do you get the most value for your money?
		f. Do your purchases usually give you long lasting satisfaction?
		g. Do you need to change your spending habits?

Objective	Grade Level	Learning Experiences
		7. Use role playing and case studies of family situations showing how a family as a unit can plan their spending, using their values, goals, wants, and needs as guidelines for making major decisions about housing, furniture, clothing, recreation, etc.
		8. Role play a situation dramatizing how a student benefits from planning his purchases of items such as sports equipment, tape player, stereo, or car.
B. Developing Shopping Skills The student will develop shopping skills which will make him a more discriminating consumer.	K-3	1. Discuss what makes a store a good place to shop (getting correct change, fresh goods, your money's worth, helpful and friendly sales people).
		2. Role play buying several different items and have the "customer" and the "clerk" show varying degrees of courteousness.
		3. Have hand puppets tell about different shopping trips.
		4. Make an exhibit of items students listed on their expense chart as having purchased. Inspect articles for price and quality. Discuss brand preferences and cost.
		5. Plan a shopping trip and compare items for price, quality, etc.

Objective	Grade Level	Learning Experiences
		6. Using ads in the newspapers and catalogues and magazines, compare prices for toys, bicycles, or other items of interest. Discuss differences in quality and features. Discuss information included or not included in advertisements, that is misleading.
		7. Discuss the following case study. Bob received one dollar for his birthday. He bought the first model airplane he saw, which cost one dollar. In a store down the street, Bob found the same plane for 79 cents. Was Bob a thrifty shopper? Why or why not? What do you suppose Bob will do the next time he shops?
		8. Collect coupons from cereal box tops and send for the offerings (teacher may secure items in advance). Students should evaluate the items and answer (a) Does the item meet advertised performance level? (b) What else could be purchased for that amount of money? (c) Would another purchase have been better? Why or why not?
	4-6	1. Suggest and discuss shopping skills which make shopping faster and easier and help stretch the buyer's money. (Skills such as planning, comparing, being informed).

Objective	Grade Level	Learning Experiences
		2. Ask parents to help you keep a chart for 2 weeks showing whether or not shopping lists were used by parents. How many times did parents shop without a list? How many shopping trips were made to pick up items forgotten on previous shopping trips?
		3. Take a field trip to a discount store, a department store, and a supermarket. Examine specific items and compare the quality, price, and services provided by the various stores.
		4. Discuss what happens when a "customer" drops an item in a store and breaks it; opens a package of crackers in a grocery store; moves items from their place on the shelf; moves items from one department to another, etc.
		5. Role play situations which illustrate the importance of reliable stores and dealers by dramatizing what happens when you buy unsatisfactory merchandise at a reliable and an unrealiable store.
		6. Discuss ways to judge quality. Develop a suggested list of examples to show when it would be wise to buy top, medium, or low quality.

Objective	Grade Level	Learning Experiences
		7. Collect labels, tags, instruction booklets, and packages from various products. Include some items that are comparable to show differences in price, quantity, quality, and other features.
		8. Compile a list of presents you will need to buy with your own money during the next week, month, or year. Shop for these items in 3 different stores, comparing quality, price, service of store, etc.
		9. Discuss the considerations of time, energy, and money. Use a case study to illustrate how these resources can often be in conflict. For example, Johnny needs some rope for scout meeting. At Store A, which is near the scout meeting, the rope cost $1.10. At Store B, the rope costs 75 cents; however, if Johnny shops at Store B, he will be late for the meeting. Should he buy at Store A or Store B?
	7-9	1. Develop for discussion a list of good shopping skills which should help the buyer get more for his money. a. Plan in advance; use a list. b. Deal with reliable stores. c. Read and keep labels, tags, guarantees. d. Know what guarantees and warranties really say.

Objective	Grade Level	Learning Experiences
		e. Read and understand contracts. f. Consider time, energy, and money required to shop intelligently. 2. Discuss importance of planning purchases in advance and using a shopping list. Use a case study to illustrate the need for advanced planning. *Example:* For his birthday Mike received $30 which he wanted to use for a new jacket to wear for a special occasion. In the first store he entered, he was shown a brown jacket that he liked right away. After the salesman assured Mike the jacket was just right and was what everybody else was wearing, Mike bought it. After taking the jacket home, Mike discovered that all of his clothes and accessories were in shades of gray and blue and nothing matched his new brown jacket. How could Mike have avoided this dilemma? What should he do now? 3. Use case studies to illustrate the difference in reliable and unreliable dealers. Report on personal experiences such as buying items of poor quality and not being able to return them.

Objective	Grade Level	Learning Experiences
		4. For small group projects:
		(a) Collect labels, hangtags, seals, instruction booklets. Report on information found in these labels, tags, etc., regarding quality, content, price and other features.
		(b) Collect sample guarantees and warranties for various products. Report on the extent of coverage and protection these guarantees offer.
		(c) Arrange classroom display of the labels, tags, guarantees, and warranties collected.
		5. Discuss and show examples of sales contracts. Report on legal right and obligations of both buyer and seller. Role play a situation to dramatize the consequences of signing a contract without reading it.
		6. Discuss comparison shopping. Identify different stores where specific items can be purchased. (Discount stores, department stores, variety stores, etc.). Draw up a list of items(clothing small and large appliances, sports equipment, cosmetics, etc.). Divide class into small groups for comparison shopping. Compare items on basis of . . .
		(a) overall quality

Objective	Grade Level	Learning Experiences
		(b) price
		(c) guarantees, warranties
		(d) charges for installation, delivery, credit, and service
		(e) store policies
		(f) convenience of location of store
		7. Debate the following statement, "It is always better to shop at the store where prices are lowest." Consider these factors:
		(a) Time and energy used shopping (Time is money).
		(b) Buying incentives offered by stores (are stamps and premiums worth money?).
		(c) Quality of product (Do you always want the highest quality product?).
		(d) Location of store (Do you save money by driving extra long distances to a store with low prices?).
		8. Role play specific situations showing examples of wise shopping.
		(a) Studying needs and wants, planning before you buy.

Objective	Grade Level	Learning Experiences
		(b) Comparison shopping.
		(c) Taking advantage of sales.
		(c) Comparing quality.
	10-12	1. Suggest, list on board, and discuss shopping skills which will help the consumer stretch his dollars. Plan in advance, use shopping list, compare prices, deal only with reliable merchants, read and keep labels, seals, tags, guarantees, know what your guarantees and warranties say, read and understand contracts fully before signing, consider time, energy, and money required to shop intelligently.
		2. Select 2 students (or small groups) to do a shopping experiment. Verbally tell both what items are needed. Give a shopping list to one but not to the other. A time limit for the shopping should be set and the baskets checked for completeness. Evaluate whether or not the shopper with the list shopped more effectively. Check to see what total price of each basket was.

Objective	Grade Level	Learning Experiences
		3. Investigate and report on the advantages of trading only with reliable merchants. What makes a merchant reliable? List factors to consider when using the services of an auto repair shop, an appliance repairman, a plumber, a maid, a doctor, a babysitter.
		4. For small group projects, collect and discuss seals, labels, tags, guarantees, and warranties for various types of purchases. Compare items carrying these to items not backed by a seal, guarantee or warranty.
		5. Discuss when ungaranteed items might be satisfactory if much lower priced.
		6. Collect some sample sales contracts used by stores and door-to-door salesmen. Inspect these contracts and discuss the obligations and rights of both the buyer and the seller. Use case studies to illustrate the consequences of signing contracts before reading them or without understanding them.
		7. Compare weekly newspaper advertisements of local stores listing items as "sale items" or "specials." Look for differences in price, quality, or brand. Choose specific sale items (tires, tape player, electric curlers) and compare the advertised sale price to regular prices charged by other stores.

Objective	Grade Level	Learning Experiences
		8. Discuss what makes a store a good place to shop. Some points might be: (a) getting good service (b) getting fresh goods (c) getting your money's worth
		9. Make small-group visits to local stores (discount store, department store, supermarket, small independent clothing shop, etc.). Before visit, plan a check sheet to be used for evaluating the store for . . . (a) price on selected items (b) quality on selected items (c) services offered to customer (d) guarantees or warranties given by store. (e) convenience of location and layout of store (f) helpfulness of sales persons (g) buying incentives offered
		10. Using the information gathered in evaluating local stores, present a panel discussion on the importance of considering time and energy as well as money when shopping effectively.

Objective	Grade Level	Learning Experiences
		11. Role play situations to dramatize how families stretch their dollars by shopping intelligently. (Taking advantage of weekend sales, comparison shopping, deferring large purchases if possible until they are on sale, planning ahead, etc.).
C. Obtaining Buying Information The student will investigate sources of information about products and services and will recognize the need for obtaining information before making a purchase.	K-3	1. Discuss reasons for obtaining information about the product, dealer, or manufacturer before making a purchase.
		2. Compile a list of suggestions about where information is available about things you buy.
		3. Discuss what information should appear in advertisements.
		4. Collect advertisements from newspapers and magazines. Examine these to find what information is given about a product and whether the information is complete.
		5. Assign groups to listen to TV and radio advertisements. List the products advertised and the information given about them.
		6. Each pupil will "invent" an imaginary product. Then they will design a label or package for the product and present a television commercial for the product.

Objective	Grade Level	Learning Experiences
		7. Choose items from mail order catalogues and tell what information is/or is not given about the products.
		8. Three "volunteer" pupils will be presented with boxes wrapped in plain paper. The pupils will then tell the class what they need to know in order to answer the question, "How will you use what is in the package?"
		9. Bring labels and packages to class to be inspected for brand name, quality standards, name and address of manufacturer, contents of product, directions for use, care requirements, safety cautions, and guarantees.
	4-6	1. Discuss reasons for obtaining information about products and services before making purchases.
		2. Compile a list of sources of buying information. (TV, radio, magazines, newspapers, Consumers Report, buying guides, etc.)

Objective	Grade Level	Learning Experiences
		3. Divide into small groups for the purpose of reporting on product information gathered from TV and radio advertisements, newspapers, magazines, and mail order catalogues. Assign each group a type of product to report on -- clothing, electrical appliances, food items, (dairy, canned, frozen, meats, etc.). Reports should include legally required labeling information such as name of product, brand name or trademark, name and address of manufacturer or distributor, geographical source, conditions under which goods are produced, quality and/or size, form and/or variety of products, construction of products, grade, performance, directions for use and care of product, safety warning, approvals and guarantees.
		4. Draw representations of product seals and identify the types of products they might appear on.
		5. Compile a classroom library of information pamphlets, labels, seals, advertisements, warranties, etc.
		6. Role play situations dramatizing mistakes that can be made when making purchases without first obtaining essential buying information.

Objective	Grade Level	Learning Experiences
	7-9	1. Discuss importance of obtaining product information before making a purchase. List various sources of information about products and services. (Advertisements, articles in newspapers and magazines, consumer information publications, books on consumer buying, quality standards, labels, seals, product testing services, guarantees).
		2. Take a field trip to the library to locate magazines, books, and other sources of consumer information.
		3. Prepare and present oral reports on articles found in consumer publications. Display an advertisement of the particular item being reported, and evaluate the product on the basis of whether or not it lives up to the advertisement. Analyze the advertisement by answering the following questions:

Objective	Grade Level	Learning Experiences
		(a) Why did it impress you?
		(b) What does the product contain, and how is it made?
		(c) Is the product beneficial? In what way?
		(d) Does the item carry any seals identifying its quality or evidence of authoritative scientific tests? If so, what are they?
		(e) What explanation or description indicates the degree of usefulness?
		(f) What explanation or description is an indication of quality?
		(g) Name any statements which appear to be evasive or misleading?
		(h) Is the product harmful or dangerous? In what way?
		(i) What kind of appeal did it have for you?

Objective	Grade Level	Learning Experiences
		4. Identify products that have the following quality standards, and discuss the importance of quality standards: standard definitions, standard dimensions, standard specifications, standard test methods and equipment, standard safety requirements and standard labeling requirements.
		5. Prepare and present a panel with students representing the various organizations that award seals (American Gas Association, American Institute of Laundering, Canadian Standards Association, Underwriters Laboratories, Inc., Good Housekeeping, Parents Magazine, etc.
		6. Assign class members some specific questions to ask members of the panel.
		7. Role play a conversation where the consumer is/is not getting the information he needs from a salesman.
	10-12	1. Discuss the importance of obtaining buying information and review sources of consumer information.

Objective	Grade Level	Learning Experiences
		2. Ask relatives or friends about large purchases they have made recently. How did they go about obtaining information needed to make a wise decision? Are they pleased with the purchase? Would they make the same purchase again?
		3. Set up a file of consumer information agencies for the classroom.
		4. Write the various consumer information agencies to investigate exactly what type of information they can provide for the consumer. (Consumers' Research, Consumers Union, Underwriters Laboratory, Local Retail Merchants Association, Better Business Bureau, State Consumer Services Programs, Federal Agencies).
		5. Gather many different examples of warranties and guarantees for various products. Interview various merchants to find what their role is in regard to unsatisfactory merchandise. Does the dealer or the manufacturer guarantee the goods? What does the dealer do with returned goods?

Objective	Grade Level	Learning Experiences
		6. Divide into small groups for preparing oral reports on information that is available on certain items that are popular with this age group (cars, clothes, stereos, tapes, records, etc.). The report should include several advertisements for the item, as well as information from articles, books, or other consumer publications.
		7. Read and report on the motives and methods of operation of some of the consumer education crusaders, such as Ralph Nader.
		8. Compare prices of merchandise from small companies to those of large companies. Discuss any differences and reasons for these differences.
		9. Devise crossword puzzle using terms related to buying.
		10. Collect and display a group of acceptable and unacceptable products as tested by Consumers Union or by the FDA or FTC. Compare quality, general performance, and price.

Objective	Grade Level	Learning Experiences
		11. Divide into committees and make-up a new product. Decide who will want this product. Design appropriate labels or packaging, and write commercials. Include in report to class what guarantees or warrenties you would honor.
D. Protecting the consumer The student will recognize the need for consumer protection and will be able to list the kinds of protection available to the consumer.	K-3	1. Discuss the consumer's right to expect safe, sanitary, and satisfactory quality in products and protection from dishonest business practices. Ask the students questions such as: (a) What could you do if you bought a carton of milk for lunch and it was spoiled? (b) What could you do if you received a toy cash register and the drawer will not open? (c) What could you do if you bought candy and found it covered with ants? (d) What could you do if you saw an advertisement, bought the toy, and the toy did not perform as advertised? Help students arrive at sound solutions to these problems?

Objective	Grade Level	Learning Experiences
		2. Inspect the classroom collection of labels and look for the following: list of contents, instruction for use, instructions for care, safety tips, warranties, guarantees, seals of approval, etc. Discuss how this information helps protect the buyer.
	4-6	1. Discuss items purchased that did not perform as advertised, were broken, were spoiled, etc., or if a salesman has ever tried to mislead or misrepresent products.
		2. From a display of advertisements and labels, compile a list of information on labels and in advertisements that protect the buyer.
		3. Collect case studies of fraudulent business practices. Discuss how the consumer can protect himself and how he is protected by different agencies and laws.
		4. List what you would do if: the ball glove (doll, sweater, etc.) you just bought came apart the first time it was used and the store will not replace the item or return your money?

Objective	Grade Level	Learning Experiences
	7-9	1. Identify and discuss reasons why the consumer needs protection against such things as: fraud, extortion, profiteering, unsafe health practices, schemes, etc. Relate incidents where one of these have happened to you or someone you know.
		2. Discuss what the rights of a consumer are in the marketplace: to make an intelligent choice among products and services, to accurate information, to safety, to register complaints, to redress grievances, and to fairness in the marketplace.
		3. Bring newspaper articles showing examples of fraud, extortion, profiteering, schemes, etc.
		4. List and discuss activities of governmental and consumer directed agencies whose purpose is the protection of the consumer.
		Federal Agencies: Federal Trade Commission Food and Drug Administration Interstate Commerce Commission Public Health Services Department of Commerce Securities and Exchange Post Office Department President's Committee on Consumer Interests Department of Labor

Objective	Grade Level	Learning Experiences
		Department of Agriculture Social Security Administration
		State Agencies: Attorney General's Office Small Claims Court Georgia Consumer Services Program
		Local: Health Department Police Fire Highway Department Building Inspector (Building Codes)
		Consumer Directed Agencies: Consumers Research Better Business Bureau Consumers Union Council on Consumer Information Consumer Co-operatives Cooperative League of U.S.A. Chamber of Commerce Retail Merchants Association Underwriters Laboratory
		5. Formulate guidelines for making an effective complaint against a manufacturer and/or store.
		6. Write an effective letter of complaint. Read and evaluate in class.

Objective	Grade Level	Learning Experiences
		7. Role play placing a complaint by telephone and in person
		8. Prepare and give oral reports on different legislation that protects the consumer: Examples of the legislation are: Wool Products, Labeling Act, Fur Products Labeling Act, Flammable Fabric Act, Textile Products Identification Act, Truth in Lending, Fair Packaging and Labeling.
	10-12	1. Discuss these terms and their importance to the consumer: Marketplace, out-of-bounds practices, profits, Consumers Union, Consumers' Research, performance standards, Better Business Bureau, fraud, product rating laboratory tested, testing agencies, mandatory labeling, generic names, Federal Trade Commission, Consumer Advisory Council, ethical practices.
		2. Discuss how people like Ralph Nader are protecting the consumer.
		3. Present panel discussion on the rights and obligations of the consumer, of the seller, and of the manufacturer.
		4. Give oral reports on governmental and consumer directed agencies that protect the consumer. (Representative agencies listed under 7 and 9).

Objective	Grade Level	Learning Experiences
		5. Invite a legal aid representative or other resource person to speak on laws protecting the consumer.
		6. Write articles about real or fictitious instances of fraud, extortion, profiteering, schemes, etc. Be sure to include what laws were broken or what laws are needed to prevent these crimes.
		7. Prepare a panel or symposium of "The Consumer Movement" for an assembly, club meeting, PTA, Mothers, or other group. Organize groups to discuss: (a) Consumer legislation and its implications. (b) Necessary consumer legislation and your justification for such legislation. (c) Descriptive labeling for clothing goods and services. (d) Information tags
		8. Write an essay about if you had an opportunity and responsibility to serve on the President's committee on Consumer Interest, what suggestions you would offer for a Federal plan of action in the consumer's interest. The following topics should give you some direction for your suggestions. Indicate ways and means of implementing these suggestions: improve labeling and branding of clothing, prevent frauds and false advertising, promote fair competition.

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HARVEY'S DILEMMA, MODERN TALKING PICTURE SERVICE.
HOW TO USE YOUR BANK, AMERICAN BANKERS ASSOCIATION.
INSTALLMENT BUYING, GEORGIA FILM LIBRARY, STATE DEPT. OF EDUCATION.
IT'S ONLY MONEY, ASSOCIATED-STERLING FILMS.
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GRADES 10-12

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III. BORROWING

GOAL: The students will be able to state valid reasons for using credit, to identify the types of credit and compute the cost of credit.

Objective	Grade Level	Learning Experiences
A. Credit and Reasons for Borrowing. The students will identify the concepts of borrowing and credit, and will be able to list and evaluate the reasons for borrowing or using credit.	K-3	1. Define credit, lending, borrowing, etc. 2. Complete the following sentences either orally or on paper. (a) May I ______________ your pencil? (b) Jeff can ______________ money for lunch. (c) May, ______________ your red crayon to Bob. (d) Jim will not give you a p pencil. He will ________ you one. (e) You can ______________ notebook paper if you return it. 3. Name things we borrow at school and give reasons why we borrow these things. (Pencil, lunch money, crayons, paper). 4. "Share and Tell" incidents about returning things borrowed in good condition, replacing things borrowed and lost or broken, etc. Develop the concept that a borrower must be responsible.

Objective	Grade Level	Learning Experiences
		5. Organize a borrowing agency to keep tract of the social actions in class. (a) Jim borrowed an eraser from Ann. (b) Dale borrowed Black Beauty from the class library. (c) Tom borrowed Miss Smith's ruler.
		6. Dramatize incidents giving emphasis to being courteous and responsible.
		7. Role play situations dramatizing refusal to lend some oft-lent items, lack of courtesy in requesting the use of articles belonging to others, returning borrowed items that have been damaged, etc.
		8. List the differences and similarities between credit and borrowing.
		9. Role play a situation in which a student wants to buy a 15¢ ice cream from the "Good Humor" man, but he has only a dime. The Good Humor man sells him the ice cream and tells him to bring the additional five cents next time.

Objective	Grade Level	Learning Experiences
		10. Talk about some large items that parents buy on credit and reasons for buying these items on credit.
		11. Make a chart of various ways almost everyone uses credit (doctor bills, utilities, newspaper, charge accounts at department stores, charge cards).
		12. Give examples of "borrow" or "lend." Example: My father borrowed money from the bank to buy our new living room furniture. I heard him tell my mother that we have to pay $35 a month on the loan. My mother even said, "Children, you have to take special care of our furniture. We bought it on credit."
	4-6	1. Define and discuss consumer credit (using future income to satisfy present needs and wants).
		2. Use a tape recorder to collect opinions of students and others on "Borrowing" or "Buying on Credit." After listening to the tape, discuss the opinions giving reasons for borrowing, problems involved for the lender, responsibilities of the borrower to return borrowed items, and reasons for not borrowing.

Objective	Grade Level	Learning Experiences
		3. Write stories about credit situations (real or imaginary). Draw pictures to illustrate these stories.
		4. Role play situations involving the use of credit.
		5. Tell anecdotes about the following statements. (a) Charge it. (b) $1 down, and $1 a month. (c) Go now, and pay later. (d) Put it in lay-away.
		6. Discuss reasons why people borrow money and buy on credit.
	7-9	1. Discuss reasons for using credit. Some examples might be convenience, use of goods and services as you pay for them, establish a sound credit rating, opportunity to take advantage of low prices, a chance to save money, etc.
		2. Role play situations illustrating the various reasons for using credit. (Listed above). Also include some reasons for not using credit.
		3. Collect cartoons about credit that give ideas for role playing. The Dagwood and Blondie comic strip provides many ideas for credit situations. Blondie is always finding a dress sale and charging her purchases to Dagwood.

Objective	Grade Level	Learning Experiences
		4. Relate and discuss incidents concerning money or other items that were borrowed. 5. Formulate suggestions about returning things that are borrowed. Two concepts to be emphasized are: (a) Problems of the lender (b) Responsibilities of the borrower 6. Write a paragraph or more detailing your point of view about buying on credit. Name some things bought by your family that otherwise could not have been bought. Paragraphs should include opinions on the following: (a) Should you always pay as you go? (b) Is buying on credit really a way of saving? (c) Is it always cheaper to pay cash? 7. Use a tape recorder to collect opinions of students on borrowing money. What means of credit were used? Play tapes back to class and ask students to note the opinions expressed. Have class discuss changes made in their own thinking as a result of this experience.

Objective	Grade Level	Learning Experiences
	10-12	1. Develop a list of credit terms and define their meaning.
		2. Divide into buzz groups for a five or ten minute session compiling reasons for using credit and reasons for not using credit. Present summary to class.
		3. Prepare and present a panel discussion covering the following points. (a) The responsibilities of the borrower to the lender. (b) The problems of the lender. (c) Should you always pay as you go? (d) Is buying on credit really a way of saving? (e) Is it always cheaper to pay cash?
		4. Have a debate on whether sellers do or do not want consumers to use cash.

Objective	Grade Level	Learning Experiences
		5. Discuss student use of credit. Find out how many students have bought on credit or borrowed money. What problems did borrowing or buying on credit cause? Do the students think their use of credit was wise?
		6. Develop a questionnaire on Teenage Credit. Obtain permission to use this questionnaire with students in several other classes. The findings should provide the basis for much class discussion and debate.
		Sample Questions
		(a) Does handling his own charge account teach the student financial responsibility?
		(b) Should a greater amount of credit be extended to teenagers?
		(c) How does advertising influence the teenage credit buying?
		(d) Does car ownership invite the use of credit for purchase of repairs and upkeep?
		(e) Is there a chance a teenager might not be able to calculate his ability to pay?
		(f) Will teenagers overspend on if they have credit?

Objective	Grade Level	Learning Experiences
		7. Read a case study or invite young married couples to discuss their use of credit giving reasons and opinions concerning problems encountered, advantages and disadvantages.
		8. Ask a student who has borrowed money to discuss reasons for borrowing, obligations, and problems caused by borrowing.
		9. Discuss how the use of excessive credit contributes to inflation and other ways in which the nation's economy is affected.
		10. Invite a representative from the Consumer Credit Council to give case histories and discuss how credit costs are maximized by some business practices.
B. Types and Sources of Consumer Credit. The students will be able to list and evaluate different sources and types of consumer credit.	K-3	1. Draw pictures and/or write stories about people borrowing items or buying on credit. (Pictures and stories should show the place from which items are borrowed or bought on credit -- banks, stores, friends, etc.).

Objective	Grade Level	Learning Experiences
		2. Compile a list of places where parents and other adults buy on credit or borrow money.
	4-6	1. Define types of consumer credit as sales credit and cash loans.
		2. Survey local stores for types of sales credit offered (lay away, charge account, installment purchases).
		3. Collect or draw pictures of places to secure credit. Arrange a bulletin board of types of credit and where to get it.
		4. Invite a credit manager from a large department store to explain the various ways people can buy on credit.
		5. Discuss sources of cash loans such as commercial banks, consumer finance companies, credit unions, savings and loan associations, life insurance companies, remedial loan societies, pawn brokers, and illegal lenders.
		6. Formulate some generalization about "places to borrow" and about "borrowing."

Objective	Grade Level	Learning Experiences
	7-9	1. Define and discuss the types of consumer credit such as sales credit and cash loans. Explain what is meant by each.
		2. Divide into small groups for the purpose of visiting local stores and lending agencies to gather the following information: (a) application forms for credit. (b) brochures on different types of credit offered by stores and lending agencies. (c) information about cost of credit (to be used in next section). (d) any other information available.
		3. Discuss advantages and disadvantages of using different lending agencies.
		4. Using a list of items such as TV, kitchen cabinets, floor covering, suit, coat, gloves, cosmetics, records, mini bike, tape player, portable radio, car, stereo, friendship rings, decide which type of credit is most appropriate for each.

Objective	Grade Level	Learning Experiences
	10-12	1. Read case studies or tell of personal experiences in use of credit, types and sources of credit. 2. Discuss sources of cash loans and understand the terms "bank", "credit union," "life insurance companies," "pawn brokers," "illegal lender," and "consumer finance companies." 3. Divide into small groups with each group choosing a source of credit (department store, appliance store, bank, loan company, pawn broker) for the purpose of investigating and reporting the advantages and/or disadvantages of that source of credit. 4. Role play various situations of trying to obtain credit with differing outcomes (some denials, some being pressured into borrowing more, etc.). 5. Formulate conclusions about sources and types of credit.
C. Cost of Credit The students will be able to determine how much credit costs and to explain how to shop.	K-3	1. Use play money to practice borrowing and repaying plus interest. 2. Choose some items to buy. Find out how much it would cost to pay cash, buy on installments, or use charge card.

Objective	Grade Level	Learning Experiences
		3. Review "interest" and "interest rate" and how they affect the actual cost of an item bought on credit.
	4-6	1. Play the record "A Dollar Down and a Dollar a Week" and discuss the story.
		2. Compare interest rates of several local banks, loan companies, and credit unions which are used by the children's parents. Make a bar graph to show the comparison.
		3. Collect advertisements offering to sell on credit. Calculate the total credit cost (use simple calculation of number of payments times payment minus amount of purchase). Calculate several problems to contrast the different costs.
		4. On the advertisements mark misleading comments about credit cost.
		5. Present the following and other problems to the students: If you buy an article at $100 and pay for it in 12 monthly installments of $10 each, how much are you actually paying? How much of this is interest?

Objective	Grade Level	Learning Experiences
		6. Role play situation showing a salesman and customer comparing the cash price of a large purchase with the total price if the item is paid for on the installment plan.
		7. Discuss interest and interest rate and how they affect the actual cost of an item bought on credit.
		8. Decide on an item and "Shop" for credit. Report to class your findings.
	7-9	1. Investigate and report on the cost of credit from several stores -- also the cost of borrowing money from various agencies. Select the cheapest sources of credit.
		2. Discuss credit terms such as carrying charge, interest, and interest rate.
		3. "Shop" for an item you would like to purchase on credit. (Be sure at least one source is a mail order house). Compare the total credit costs and select the cheapest. Consider whether it would be better to wait until he can pay cash.
		4. Assign each student or group of students to a source of credit -- banks, small loan companies, credit unions, pawnshops, insurance companies, or individuals -- and have them research and determine what their credit terms are and make oral reports to class.

Objective	Grade Level	Learning Experiences
		5. Invite a consultant to discuss types of consumer credit. Ask him to explain why some credit rates cost more.
	10-12	1. Read and discuss "What Money Costs You," Better Homes and Gardens, Dec., 1970, pp. 14-15. 2. Compare the difference in the cash price and credit price for large purchases such as appliances. 3. Figure the cost of a certain dollar amount of credit from the following sources: (a) retail store (b) bank (c) finance company (d) credit union Discuss the advantages and disadvantages of borrowing from each of these. 4. Figure the cost of a $20,000 home mortgage for 15 years, 20 years, and 30 years. (Use current interest rate). 5. Collect samples of credit contracts. Examine and compare the features of each. 6. Demonstrate the procedure for computing the true rate of interest on installment purchases and charge accounts. 7. Study and interpret the Truth in Lending Law of 1968.

Objective	Grade Level	Learning Experiences
		8. Discuss ways to cut credit costs by (1) shopping for credit, (2) by making as large a down-payment as you can, (3) by making the shortest contract you can make and still keep payments within your ability to pay.
		9. Determine ways in which credit costs may be expressed. Define simple interest, interest on unpaid balance, add-on interest, discount interest. Work problems using each method.
		10. Discuss how providing credit for customers adds to overhead for businesses.
		11. Discuss how slow payers or non-payers of credit accounts raise prices for everyone (example: Doctors charge enough to people who do pay to offset treating people who do not).
		12. Plan a panel discussion on "How much credit can I afford?

THE COST OF CREDIT FROM VARIOUS SOURCES

SOURCE	TOTAL FOR REPAYMENTS	APPROXIMATE ANNUAL PERCENTAGE RATE	FINANCE CHARGE	NET PROCEEDS	MONTHLY PAYMENTS
Passbook	$ 636.00	6%	$ 36.00	$ 600.00	(single payment)
Credit Union	639.71	12%(1% per mo. on unpaid balance)	39.71	600.00	$ 53.31
Revolving Check Credit	639.00	12% (1% per mo. on unpaid balance)	39.00	600.00	53.25
Comm'l Bank	639.00	12%	39.00	600.00	53.25
Retailer	645.00	13.85%	45.00	600.00	53.75
Revolving	658.00	18%(1 1/2% per mo. on unpaid balance)	58.50	600.00	54.88
Consumer Finance Co.	691.56	27.14%	91.56	600.00	57.63

Consumer Credit Counseling Service of Atlanta.

Objective	Grade Level	Learning Experiences
D. Wise Use of Credit The student will be able to identify criteria necessary to establish a good credit rating and will recognize the procedures for using credit wisely.	K-3	1. Define credit rating -- if a person returns what he borrows when he said he would and in good condition he has a good credit rating. 2. Discuss what happens when people do not return borrowed items. Lead into discussion of borrowing and returning money. 3. Solve the following problems: (a) Jane is worried because she has been asked to give up most of her allowance for a whole year as her contribution to a color TV set the family wants to buy on the installment plan. She likes the TV set, but her Dad and brother want to see the baseball games in color. Should she be made to contribute? (b) Jeff has forgotten this week's lunch money. He cannot make arrangements to borrow money for the five lunch tickets. (c) The third graders want very much to give a Valentine party to their Mothers, but they have only the money they donated to the fund for replacing two goldfish that died. Should they borrow to give the party?

Objective	Grade Level	Learning Experiences
	4-6	1. From a catalogue or retail store, get a credit application form. Fill it out as though you were applying for credit and explain why creditors want the information requested on the form. What information would tell him you were a poor credit risk. 2. Define credit rating and discuss why it is important. What traits will a credit manager look for before granting credit? 3. Discuss how the misuse of credit can cause or contribute to family financial problems. 4. Use tape recorded stories that the students can understand showing the unwise use of credit. Let the class discuss these and decide what would have been a wiser choice. 5. Choose an attractive advertisement for sales credit. Then check with the store on specific requirements and terms. Note what information was emphasized in the advertisement and what was omitted. Is it still as persuasive? 6. Visit the department store and see the workings of the credit department. 7. Make and use a tape of a lawyer telling the legalities of contracts (in terms the children know). If possible have two or three of the children go with you to the lawyer's office.

Objective	Grade Level	Learning Experiences
		8. Discuss how overbuying on credit may lead to disaster if the worker became ill or disabled.
	7-9	1. List steps that lenders or sellers can take to discourage families from misusing credit.
		2. Develop criteria for using credit wisely -- a list of things to look for in credit contracts and factors to consider when shopping for credit.
		3. Develop a questionnaire on teenage credit. Some of the questions might be: (a) Does handling his own charge account teach the student financial responsibility? (b) Should a greater amount of credit be extended to teenagers? (c) How does advertising influence the teenage credit buying? (d) Is there a chance a teenager might not be able to calculate his ability to pay correctly? (e) Might he be tempted to overspend on impulse buying if he has credit?

Objective	Grade Level	Learning Experiences
		4. Ask the Librarian to gather reference material on credit and have it placed on a special shelf in the library for student use.
		5. Role play the following: (a) Mary Jones must buy a dress for graduation. She has $5 in her savings account and no job. (b) Mrs. Smith wants to take advantage of the January white sale. However, her monthly budget does not provide for this expense. (c) Mother had the washing machine repaired three times last month. At this time she cannot afford a new machine, but her repair bill on the old machine is very expensive.
		6. Invite a speaker to discuss the wise use of credit. (Credit manager from a department store).
		7. Make conclusion about wise use of credit.

Objective	Grade Level	Learning Experiences
		8. Role play a family conference considering the following: (a) What are the advantages of owning a new car? (b) Would a washer/dryer free mother to participate more fully in family life? (c) If the family decided to purchase both items on credit, how would this affect family life? (d) If only one item was purchased, how could the family compensate for denying themselves the other?
		9. Produce a mock radio program on credit using bulletin "Who gets the credit?"
		10. Discuss the importance of reading and understanding contracts before signing. Give specific examples of people having credit trouble because they did not read the contract.
	10-12	1. Identify the six C's of credit (character, capacity, capital, conditions, collateral, and common sense). List words that apply such as responsibility, property, health, skill, etc. and write the words under the appropriate heading of the six C's. Discuss the importance of each from the standpoint of the person receiving credit and the company granting the credit.

Objective	Grade Level	Learning Experiences
		2. Discuss case studies of families, individuals, and companies that have used credit unwisely, and have gotten "out on a limb" or gone bankrupt.
		3. Prepare and present a panel discussion covering the following points: (a) The responsibilities of the borrower to the lender. (b) The problems of the lender. (c) Should you always pay as you go? (d) Is buying on credit really a way of saving? (e) Is it always cheaper to pay cash?
		4. Collect information concerning the legal rights of a person who signs a contract and then changes his mind.
		5. Invite a guest speaker from a bank or retail credit company to explain the importance of how to build a good credit rating.
		6. Invite a resource person to discuss the purpose and activities of a credit bureau.
		7. Discuss stages of family life where credit is most important.

Objective	Grade Level	Learning Experiences
		8. Use case studies illustrating the use of credit in various family situations. Allow students to use the problem solving approach to make decisions.
		9. Consider the danger of over extending the credit privilege or critique a bankruptcy case.
		10. Invite a resource person from a bank to explain the advantages and disadvantages and the wise use of bank charge cards.
		11. Discuss how credit can be advantageous to the consumer. Include importance of good credit rating.
		12. Discuss new trends in credit use such as, "The Cashless Society" and the implications of these trends.
		13. Collect example credit contracts and examine for the following information: (a) Date on which finance charges begin to accrue (b) Description of purchase (c) Cash price of item purchased (d) Down payment or trade in allowance (e) Balance to be paid

Objective	Grade Level	Learning Experiences
		(f) Itemized list of charges not included in the finance charge (g) Total amount to be financed (h) Total finance charge (i) Finance charge expressed as an annual percentage rate (j) Number, amount, and due date of scheduled payments (k) Charge to be made in event of late payment (l) Description of any security held by creditor 14. Role play situations dramatizing the ability of fast talking salesmen to persuade buyers to sign credit contracts before reading the fine print or before shopping around. 15. Investigate the availability of debt clinics or agencies such as the Consumer Credit Counseling Service of Atlanta or the Georgia Consumer Services Program which aid consumers who have financial difficulties because of unwise use of credit. 16. Invite resource persons from the Consumer Credit Counseling Service of Atlanta and the Georgia Consumer Services Program to discuss the services they provide and the training programs they sponsor.

III. BORROWING-BIBLIOGRAPHY

A. CONCEPTS OF CREDIT, REASONS FOR BORROWING

GRADES K-3

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GRADES 10-12

BOOKS, BOOKLETS, ARTICLES, ETC.

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C. COST OF CREDIT

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D. WISE USE OF CREDIT

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IV. PROTECTION

GOAL: The student will recognize the need for protecting assets, the types of protection available, and the importance of choosing the type of protection most suited to one's means and needs.

Objective	Grade Level	Learning Experiences
A. Assets That Need Protection	K-3	1. Define and discuss assets as being things that are of value to people.
The student will be able to identify his assets and will be aware of the need for protecting these assets.		2. Compile a list of the students' assets. Students should be encouraged to list intangible things such as health, life, talents, etc., as well as tangibles.
		3. Give each pupil the opportunity to tell what his most valuable (or favorite) asset is and what they do to protect it.
		4. Collect pictures of objects or things considered by class to be assets. Students may tell stories and draw pictures illustrating the importance of taking care of these assets and ways of taking care of these assets.
		5. Prepare a bulletin board or chart, "How To Take Care of Things That Are Important to Us." This should include taking care of one's health as well as personal belongings.

Objective	Grade Level	Learning Experiences
		6. Hold a class discussion on the accidents common to children, such as accidents on bicycles, roller skates, skate boards, etc. Students should list suggestions for protecting themselves while playing. Perhaps the physical education teacher could discuss safety techniques.
		7. Invite the school police lady in to speak on the importance of safety.
		8. Discuss bicycle safety and care of bicycles.
		9. Draw safety and health posters to be displayed in the school room and the halls of the building.
		10. Prepare a bulletin board arrangement showing pedestrian safety.
		11. Involve students in playing a game of "What If." Encourage them to use their imaginations to solve the following questions.
		(a) What if you got home and found a big hole where your house had been?
		(b) What if it rained Coca Cola for a whole day?
		(c) What if you could not feel anything you touched?

(d) What if snow suddenly turned to paste?

(e) What if you were run over by a car?

(f) What if you bicycle were stolen during the night?

12. In connection with fire prevention week, encourage each child to help their parents make their home safer in at least one way. Discuss fire safety as a way to protect all our assets. Role play reporting a fire. Draw pictures of home fire hazards. Post by the home telephone the number of local fire department.

13. Role play "Making the Home Free of Hazards."

14. Encourage the children to draw pictures of "My Most Unpleasant Experience." Display the pictures for discussion. List the following kinds of small catastrophes on the chalkboard and encourage the children to consider ways in which they can protect themselves.

(a) Broken arms
(b) Lost gloves
(c) Measles
(d) Poison Ivy
(e) Insect bites
(f) Infected toes
(g) Damaged bicycles
(h) Stolen toys

Objective	Grade Level	Learning Experiences
		15. As a part of the reading lesson, use the comic booklet, "Dennis the Menace Takes a Poke at Poison." Order from FBA, Department of Health, Ed., and Welfare (Revised, 1969).
		16. Have students "make up" their own definition of protection.
	4-6	1. Define and discuss assets as things that are of value to people.
		2. List the three most valuable assets you own and write several paragraphs about one of them. Includei information such as how long you have had the asset, how you received it, why it is valuable to you, and how you take care of it.
		3. As a class project, compile a list of various forms of assets under two headings, Tangible and Intangible. Individual students should write a paragraph on one of the following: "Life Is An Asset," "Health Is An Asset," "Publick Services Are Assets," "Talent Is An Asset," "Personal Possessions Are Assets."
		4. With your family's help, determine three major assets that your family owns.
		5. Discuss as a class how individual assets are cared for, and give reasons for protecting them. (Assets at home and at school such as clothes, toys, books, etc.)

Objective	Grade Level	Learning Experiences
		6. Encourage students to participate in a sharing time telling how they and their family take care of things that are valuable to them.
		7. List as many things as you can which become more valuable as they get older. List some things that become less valuable as they get older. How do you protect the things that become more valuable?
		8. Plan a field trip to the fire department, police department, highway patrol headquarters, or a military post to see how these organizations help protect society.
	7-9	1. Discuss the concept of assets being things that are of value and the need for protecting these assets.
		2. Compile a list of the students' Assets, categorizing these under health, property, income. Estimate the cost of replacing these assets.
		3. Compile a list of family assets, using the same categories. Estimate cost of replacement. This activity should demonstrate the need for protecting assets.

Objective	Grade Level	Learning Experiences
	10-12	1. Discuss the concept of assets being things that are of value and the need for protecting these assets. 2. In brainstorming sessions have students make a list of their personal property and plan an approximate replacement value on each item. Discuss possible uses of such a list and safe places it should be kept. Also discuss safe places to keep valuable personal property. 3. Develop a bulletin board. (Pictures). WHY INSURANCE? Accidents Sickness Retirement Death Savings Income etc. 4. Compile a list of assets and categorize them as tangible and intangible. 5. Brainstorm a list of non-monetary items such as: Health, education, etc. Rank according to personal importance. 6. Discuss how the ranking of values may indicate the need of placing larger amounts of protection on assets which rank high on the list.

Objective	Grade Level	Learning Experiences
		7. Plan how each asset would be replaced or substituted if it were lost or destroyed.
		8. Survey the community to find out the different kinds of insurance policies used.
B. Understanding and Selecting Insurance The student will be able to explain the purposes of the various types of insurance and will be able to list the criteria for selecting insurance.	K-3	1. Discuss insurance as a means of protecting assets.
		2. Name five kinds of things that can be protected by insurance.
		3. Using a selection of cartoons or magazine pictures, involve students in choosing situations where insurance protection would be necessary.
		4. Students might ask their parents about the kinds of insurance they have and what things this insurance covers.
		5. List items parents have insured and categorize under headings of health, life, property, and others.
	4-6	1. Discuss insurance as a means of protecting assets.
		2. Discuss intangible and tangible assets that may be insured.
		3. Invite an insurance salesman to talk about how insurance helps to protect our assets.

Objective	Grade Level	Learning Experiences
		4. List and discuss items parents have insured and catagorize as tangible or intangible.
		5. Make a list on the chalkboard of risks taken every day. Which risks are necessary and which are unnecessary?
		6. Collect and report on accidents, catastrophes, disasters, etc. found in newspaper and magazine articles, which illustrate the need for insurance protection. Categorize these under headings such as health, life, accident, property, and income protection.
		7. Discuss why the returns of insurance are so great in comparison to the cost. For example, school insurance costs about $2.00 per child per year. If you were to break your arm at recess, the insurance company would pay all your doctor bills if you had school insurance. How can the insurance company afford to do this?
		8. Discuss school insurance (insurance for little league players or thers) as to the advantages or disadvantages of owning insurance for safety.
		9. Have students ask their parents to help them compare the cost and coverage of the school insurance to the regular hospitalization policy carried by their parents. These differences can be used to demonstrate to students that cost, coverage, and other factors should be considered before buying insurance.

Objective	Grade Level	Learning Experiences
		10. Divide into two groups. One group should dramatize a family who got into trouble because they did not have insurance. The other group should dramatize a family who saved themselves from trouble during a disaster because they did have insurance.
	7-9	1. Discuss the purposes of insurance (savings and protection).
		2. Develop an insurance vocabulary: premium insurance risk (other terms)
		3. Invite a resource person from the insurance field to talk about how insurance helps us protect our assets and how it may also be a way of saving money.
		4. Read and tell stories about famous catastrophes in history (the Chicago Fire, the San Francisco Earthquake, the Johnstown Flood, the sinking of the Titanic). Have students list ways in which insurance in our day helps people in more ways than it did in the past.
		5. Under column "Risks that I face," list risks you might face in one week. Be sure to cover time spent at school, at home, at part-time work, at full-time work, and during recreational hours. Have a second column, "Ways to avoid or reduce the seriousness of each risk." List in second column ways to prevent these risks to reduce the seriousness of their effects.

Objective	Grade Level	Learning Experiences
		6. Collect newspaper and magazine articles about accidents, catastrophies, disasters, etc., which illustrate the need for insurance protection. Catagorize these under headings such as health, life, accident, property, and income protection.
		7. For small group activities, class members could gather and compile information about different local insurance companies.
		(a) Compile a list of local insurance companies.
		(b) Gather sample policies from local agencies.
		(c) Compare the different policies on the basis of cost, coverage and benefits.
		(d) Compare individual and group coverage plans.
		(e) Analyze the different parts of the policies.
		These reports should be presented orally to give students general background information about insurance before studying the specific types of insurance.
		8. Plan and take a field trip to a large insurance company. Interview personnel about criteria for selecting insurance.

Objective	Grade Level	Learning Experiences
	10-12	1. Discuss insurance as a means of saving as well as a means of protecting. 2. Compile a glossary of terms and define their meaning. 3. Invite a resource person from an insurance company to speak to the class. He should cover types of insurance, how to establish proof of loss or destruction, how to file a claim, etc. 4. Many schools have accident policies for a small premium. The following are suggested activities which might help students to understand how insurance works. (a) Find out the total amount paid for school insurance during the previous year. (b) Find out the total amount of claims paid on school insurance policies from the previous year. (1) What percent of the total enrollment purchased school insurance. (2) Why didn't all students purchase school insurance? (3) How many school injuries were not covered by school insurance?

Objective	Grade Level	Learning Experiences
		(c) Chart the preceding information for a student report. Have the students put their charts on transparencies for study by the entire class. (1) Discuss the type of school insurance policy offered. (2) Evaluate the restrictive clauses and the reasons for them. (3) React to the report of a class member who has benefited from school insurance. 5. Discuss school insurance (insurance for ball players or others) as to the advantages and disadvantages of the particular policy. Discuss the returns and cost of the school insurance rates as compared to other individual or family group plans. 6. For the purpose of comparing insurance offered by different companies, students could divide into small groups and collect information from local insurance companies. (Pamphlets and policies could be collected beforehand by the teacher). (a) Compile a list of local insurance agencies. (b) Gather sample policies from local agencies.

Objective	Grade Level	Learning Experiences
		(c) Compare the different policies on the basis of cost, coverage, and benefits.
		(d) Compare individual and group coverage plans.
		(e) Analyze the different parts of the policies.
		7. Role play filing a claim with a reliable insurance company and one whose practices are questionable.
		8. Consult your parents and find out the kinds of insurance your family owns and for what particular purposes.
		9. A summary project might be to set up criteria for selecting an insurance company and an insurance agent.
		10. Encourage students to help their families evaluate their insurance programs according to the criteria developed by the class.

Objective	Grade Level	Learning Experiences
C. Types of Insurance. The student will be able to demonstrate a knowledge of the various types of insurance by selecting the type of insurance that is most suitable for various situations.	K-3	1. Use play things in the classroom (dolls, cars, trucks) to illustrate the following concepts: (a) Taking care of property so it will last. (b) Insuring property so it can be replaced if some accident or disaster happens. (c) The use of different types of insurance. 2. Use story telling and role playing to dramatize situations involving insurance.
	4-6	1. Discuss the need for taking care of property as one kind of insurance. 2. Write a paragraph or tell about an incident when you took care of something in order to insure that you would still have it when you next wanted it. 3. Discuss the need to care for furniture in classroom games, etc. and to take care of property as one kind of insurance. 4. Discuss specific measures or rules one should use while on the playgrounds as a means of caring for one's life.

Objective	Grade Level	Learning Experiences
		5. Collect sample policies as a class project. Write a brief summary of each item to be insured as well as coverage to be received.
		6. Discuss in general terms the different types of insurance available for taking care of one's assets. (a) Life insurance (b) Health and accident insurance (c) Property insurance (d) Social insurance
		7. Review the news articles collected by class about accidents, disasters, etc. Talk about the types of insurance needed in each situation.
		8. Compile a list of additional situations in which some type of insurance is needed. Students should choose one situation and write a one paragraph solution.
	7-9	1. Discuss briefly the types and costs of insurance one can purchase for the protection of oneself and one's property. (a) Life insurance (b) Health and accident insurance (c) Property insurance (d) Social insurance

Objective	Grade Level	Learning Experiences
		2. Invite resource person from an insurance company to discuss types of insurance.
		3. Divide into small groups and gather pamphlets, booklets, and sample policies for one type of insurance. Each group should then present an oral report on their particular insurance type.
		4. Investigate local school insurance programs available to students. Discuss protection in case of school accidents.
		5. Discuss how students can protect themselves while playing (bicycles, roller skates and other sports).
		6. Role play situations dramatizing disasters that can happen to individuals or families. Students should decide which type of insurance coverage would be needed in each situation.
		7. Discuss reasons for buying insurance while young.
		8. Determine how insurance payments are made and the penalty for not paying on time.
		9. Find out what factors affect types of insurance, rates, and coverage.

Objective	Grade Level	Learning Experiences
	10-12	1. Discuss the following types of insurance: life, health and accident, property, and social insurance. 2. Review vocabulary of insurance terms. Life Insurance 1. Divide into small groups and research and report orally on what the following types of life insurance policies include: (a) Term (b) Straight Life (c) Limited Payment (d) Endowment (e) Retirement-Income (f) Group Life (g) Credit Life 2. Bring to class various sample policies. Examine and discuss the disability clause, special features, double indemnity clause, loan and cash surrender clause, cost of policy, etc. 3. Figure cost variation on insurance policies taken out at different ages. Find out the cash value of a policy. (Use actuary charts for this activity). 4. Share examples of risks encountered each day. Discuss who should be insured for the greatest amount in the family and why.

5. Assume that a person purchased a $25,000 ordinary life policy at age 25. Figure the cash value at age 65. Calculate the difference in placing the same amount of money in a savings account earning 5%.

6. Using case studies of different family situations, decide which type and amount of life insurance policy would be best suited to each family's means and needs.

7. Make a check list for selecting life insurance.

Health and Accident Insurance

1. Discuss what coverage is generally included in health and accident insurance.

2. Consult the hospital administrator in the community about the changes that have occurred in hospital and medical costs over the past ten years. Develop a chart showing fees for semi-private room, anesthetist, private nurse and intensive care units, etc. Find out how much the cost has increased in the last year, last five years.

3. Invite resource person from an insurance company to discuss the different types of health and medical insurance. Types discussed should include the following:

   (a) Hospitalization
   (b) Surgical

Objective	Grade Level	Learning Experiences
		(c) General Medical (d) Major Medical (e) Income Protection 4. Bring to class a sample of accident insurance policies. Examine, discuss, and compare the benefits, coverage, and cost of these different policies. Especially note what types of illnesses or accidents are excluded and whether the policy can be cancelled. 5. Using insurance policies, identify risks covered, those excluded, total disabilities, partial disability, terms of cancellation, refusal to renew insurance, loss of time from work, terms of waiver of premium, payment of hospital, room, medical nursing, drugs, etc. 6. For small group projects, divide into teams and using the information obtained from the sample policies activity above, prepare charts showing the amount of coverage and types of coverage and types of policies families could afford on various incomes. 7. For a summary of study of health and accident insurance make a check list for buying health and accident insurance.

Objective	Grade Level	Learning Experiences

Property Insurance (Automobile, Home

Automobile

1. Invite a guest speaker from an automobile insurance company to discuss the importance of and need for automobile insurance. Also explain different types of automobile coverage.

2. Gather clippings from local newspapers reporting automobile accidents and law suits resulting from automobile accidents. Especially note the number of persons involved and their ages. Discuss causes of the accidents and who is responsible. Draw conclusions.

3. Show film "The Crash" pointing to needed improvements in automobiles. This film can be obtained from local insurance companies.

4. Gather sample automobile insurance policies, examine and compare the types of coverage.
   - (a) Liability
   - (b) Uninsured motorist
   - (c) Collision
   - (d) Comprehensive
   - (e) Medical payments

Objective	Grade Level	Learning Experiences

5. Formulate a list of special features in automobile insurance and show relationship to cost, such as
   - (a) Deductible
   - (b) Family policy
   - (c) Special Policy
6. Present case studies of different family situations and decide the type of automobile insurance each family should buy. Dicuss each decision and the reasoning behind it.

Home

1. Invite an insurance agent or other person to discuss the importance of having one's home and its contents insured and the types of home insurance available. Both property and liability insurance should be covered.
2. Compile a list of newspaper clippings and personal experiences relating risks and losses that can be incurred by the home owner. Conclusions about the average home owner's insurance needs can be based on these findings.
3. Collect sample policies which insure various home risks separately as well as home owners policies which insure against groups of perils. These are sometimes referred to as "all-risk" policies. Compare the various aspects of these policies for cost and coverage.

Objective	Grade Level	Learning Experiences
		4. Discuss the coverage of a typical home owner's policy, including: (a) Dwelling Building (b) Appurtenant private structures (c) Personal property (d) Additional living expense (e) Comprehensive personal liability (f) Medical payments (g) Physical damage to property
		5. Compile an inventory that would be typical of an average family's household property and contents. Assess a value to each item for insurance purposes. Determine the amount of insurance needed by this family, using an 80% cost basis for the property. Liability coverage might be based on conclusions drawn after studying newspaper reports and personal experiences of losses incurred by home owners.
		Social Security
		1. Invite a guest speaker from the Social Security Office to discuss all phases of the Social Security program. Have students prepare questions to ask the speaker.
		2. Find out how social security is different from other kinds of insurance and how it is similar.

Objective	Grade Level	Learning Experiences
		3. Write letters to the Department of Health, Education and Welfare requesting pamphlets on Social Security, Medicaid, and Medicare. Small groups or individuals might select one area of Social Security coverage and report findings to the class.
		4. Have a representative from the Social Security office discuss the Medicare programs -- its advantages and disadvantages.
		5. Small groups or individuals might interview elderly persons receiving Social Security benefits to find out about adjustments made for cost of living increases, Medicare benefits, other earnings if any, coverage of spouse, etc.
		6. All students who do not already have Social Security cards should be given application forms and encouraged to obtain their Social Security card.
		7. Students who have Social Security cards and have been working might be given the card which can be sent to the Social Security Office to obtain a statement of total money paid into Social Security.

Objective	Grade Level	Learning Experiences
D. Consumer Protection The student will be able to name and describe the governmental and private consumer protection agencies and legislation aimed toward protecting the consumer.	K-3	1. Discuss "safe" water as opposed to "polluted" water and "safe" food as opposed to "contaminated or unsafe" food.
		2. Take the class on a tour of the school cafeteria and kitchen. Point out precautions taken to protect the food being served to students. Explain regulations and laws concerning selling food and serving food to the public.
		3. Collect packages and labels from articles children buy. Inspect these packages and labels for information about the product which is helpful to the consumer.
		4. Tell stories and draw pictures about incidents where children are not given correct change when making a purchase, or items purchased by children that are defective or don't perform as advertised. Talk about what the children should do when these things happen.
	4-6	1. Discuss the current emphasis on consumer rights and responsibilities. Discuss the following rights and give specific examples of each. (a) The right to safety (b) The right to be informed (c) The right to choose (d) The right to be heard

2. Initiate a discussion on pure drinking water, clean air and surrounding noises.

3. Take a field trip to the nearest river, factory, park, etc. Evaluate to see if the consumer is being protected or if the environment is being polluted.

4. Discuss legislation aimed toward or used to correct the polution errors.

5. Compile a list of consumer frauds (articles from newspapers, magazines, and personal experiences of students). Use examples such as:

   (a) Short Weight
   (b) Short Changing
   (c) Repair Swindles
   (d) Deceptive Packaging
   (e) Mail Frauds

6. Divide into committees to find out if these incidents of fraud are happening in the community and report on "ways of dealing with fraud."

7. Divide into small groups to present oral reports of mock radio programs on the following topics.

   (a) How does the government protect our drinking water for purity?

Objective	Grade Level	Learning Experiences
		(b) How is food poisoning or contamination of food presented in restaurants?
		(c) What can be done about air pollution?
		8. Compile a list of consumer protection agencies with a brief description of the major activity of each agency. Included should be: (a) Health Department (b) Food and Drug Administration (c) Better Business Bureau (d) Consumers' Research, Inc. (e) Federal Trade Commission (f) Georgia Consumer Services Program
	7-9	1. Discuss reasons for the current increased emphasis on consumer rights and responsibilities. Include in the discussion the consumer rights mentioned by President Kennedy in his 1962 consumer message. (a) The right to safety (b) The right to be informed (c) The right to choose (d) The right to be heard
		2. Have a panel discussion of consumer rights and responsibilities.
		3. Each student should list four responsibilities of consumers to business and vice versa.

Objective	Grade Level	Learning Experiences
		4. Collect clippings from daily newspapers reporting consumer fraud and quackery. Organize clippings on bulletin board under specific headings, such as: (a) Short Weight (b) Short Changing (c) Repair Swindles (d) Charity Gyps (e) Deceptive Packaging (f) Phoney Training Schools (g) Health Quackery (h) Home Improvement Swindles (i) Mail Frauds
		5. Review case studies of consumers who have been mistreated in business transactions. Discuss what the consumers rights and responsibilities are in the case studies.
		6. Divide into committees to research and report orally "Ways to Deal With Fraud and Quackery." Role playing might be used to dramatize these problems and solutions.
		7. Report on ways you can make your consumer needs and wants known to the business community.
		8. Explain how consumer decisions affect business policies, quality of goods and services, prices, laws.

Objective	Grade Level	Learning Experiences
		9. Have students write letters of commendation or complaint for a product or service purchased. Examine the responses in class. Illustrate the value of expressing favorable comments to the business community, and of prompt reporting of any fraud and misrepresentation. 10. Compile a list and explain the functions of consumer protection agencies such as: (a) National Bureau of Standards (b) Food and Drug Administration (c) Better Business Bureau (d) Consumers' Research Bureau (e) Consumers Union of U. S. Inc. (f) Federal Trade Commission (g) Georgia Consumer Services Program (h) Underwriters Laboratories (i) President's Committee on Consumer Interest 11. Divide into committees for the following activities: (a) Find out which agencies are private and which are governmental. (b) Find out what each agency does to protect consumers. (c) Prepare for distribution to the class a fact sheet on the information reported.

Objective	Grade Level	Learning Experiences
		12. Invite resource persons to speak to the class about local Better Business Bureaus, Chamber of Commerce, Retail Merchants Association, Georgia Consumer Service Program.
	10-12	1. Introduce unit with film, The Owl That Gave A Hoot.
		2. Identify and discuss reasons why the consumer needs protection against things such as: (a) Fraud (b) Extortion (c) Profiteering (d) Unsafe health practices (e) Schemes
		3. Relate incidents where one of the above occurred to someone in the class or the community. Discuss what actions were taken toward solving the problem for the consumer.
		4. Collect articles from the newspapers relating examples of fraud, extortion, profiteering, unsafe health practicies, or schemes. Discuss what was done or what should have been done in each case to protect the consumer.

Objective	Grade Level	Learning Experiences

5. Prepare and present group reports on protection provided the consumer by state, federal, and local governments. Include some of the following:

    a. Food and Drug Administration
    b. Federal Trade Commission
    c. Bureau of Home Economics, USDA
    d. Antitrust Div., Department of Justice
    e. Bureau of Labor Statistics
    f. Federal Housing Administration
    g. Veterans Housing Administration
    h. Federal Hazardous Substances Labeling Act
    i. FDA Consumer Consultant Program
    j. President's Consumer Advisory Council
    k. President's Committee on Consumer Interests
    l. Georgia Consumer Services Program
    m. American Standards Association
    o. American Society for Testing Materials
    p. American Gas Association
    q. Underwriters Laboratories
    s. Better Business Bureaus
    t. Chambers of Commerce
    u. American Home Econ. Assoc.
    v. American Medical Assoc.
    w. American Dental Assoc.
    x. Consumers' Research, Inc.
    y. Consumers Union of U. S. Inc.
    z. Private testing and labeling by large retailers such as Sears, Macy's, J. C. Penny, A & P, General Motors

Objective	Grade Level	Learning Experiences
		6. Invite resource persons from several of the previous listed organizations to tell the class about the activities of their individual organizations.
		7. Identify some consumer laws that have been passed in the last five years; tell what protection they offer and why they are needed.
		8. Give a report on recent developments in labeling.
		9. Write the President's Committee on Consumer Interests for information on most recent legislation to protect the consumer.
		10. Divide into committees and take an area such as housing, foods, transportation, drugs, etc. Find out ways consumers need protecting and laws or resources available. After doing research and interviewing experts, present reports in varied ways, such as: (a) role playing or skit (b) using transparencies or slides (c) panel discussion (d) taped interviews
		11. Invite resource person from Legal Aid Society to discuss services available to persons in the community and ways to secure legal help.

Objective	Grade Level	Learning Experiences
		12. Using the "Nutrition Nonsense" leaflet, have two students present a dialogue one giving the "nonsense" item -- the other giving the "facts." Use the same methods for "Questions and Answers about Medicine" and "Some Questions and Answers about Canned Food."
E. Wills, Estate Planning The student will understand the importance of wills and estate planning as a means of protecting one's estate and heirs.	4-6	(Wills, Estate Planning) 1. Define Wills, Estates, and Heirs. 2. Discuss the importance of wills and estate planning.
	7-9	Wills 1. Develop a "Language of Wills" vocabulary. 2. Discuss these questions: (a) Why should you make a will? (b) Who should make a will? (c) What facts should be considered in writing your will? 3. Have a group report on what happens when a person dies without disposing of his property by a will. 4. Invite an attorney to talk to the class about estate planning and how a will is prepared.

Objective	Grade Level	Learning Experiences
		5. Invite a banker to talk to the class about how banks serve as executors and trustees of an estate.
	10-12	Learning Activities
		1. Discuss the importance of estate planning.
		2. Define the word estate and construct a list of items included in an estate.
		3. Invite a person to talk on his or her experience of an inheritance being left to him (or her) with no will.
		4. Invite an attorney to talk to class about estate planning and the various taxes on estates.
		5. List reasons for writing a will and keeping it up to date.
		6. Discuss the requirements of a legal will. Construct a list of legal terms most frequently used in writing a will. Discuss and define these terms.
		7. Formulate a list of 10 or more property items and classify which are real and which are personal property.
		8. With the help of a form will, students might construct their own wills, disposing of their possessions using the necessary terms.

Objective	Grade Level	Learning Experiences
		9. Discuss the important records of a family and ways to keep track of them.
		10. Identify the 3 forms of trusts and compare the characteristics of each. (a) Testamentary trusts (b) Life insurance trusts (c) Living or voluntary trusts
		11. Discuss reasons why a person might establish a trust.
		12. Discuss characteristics and obligations of a trustee. Establish criteria to use in choosing a trustee.
		13. Discuss the duties of the administrator, executrix and executor of a will.
		14. Discuss criteria or qualifications to be considered when appointing an executor.

IV. PROTECTING-BIBLIOGRAPHY

A. ASSETS THAT NEED PROTECTING.

GRADES K-3

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HELPING CHILDREN DEVELOP RESPONSIBILITY, COOPERATIVE EXTENSION SERVICE, OREGON STATE UNIVERSTIY, 1966.

THE CARE WE GIVE OUR CLOTHES, STECK-VAUGHN COMPANY, 1966.

THE EMERGENCY ROOM, FRANKLIN WATTS, 1970.

FILMS.

DONALD'S FIRE SURVIVAL PLAN, 11 MIN., COLOR RENTAL $3.00, UNIVERSITY OF GEORGIA FILM LIBRARY.

FAMILY LIFE, 11 MIN., RENTAL $2.00, UNIVERSITY OF GEORGIA FILM LIBRARY.

SAFETY IN THE HOME (2ND ED.) 13 MIN., B & W, RENTAL $3.00, UNIVERSITY OF GEORGIA FILM LIBRARY.

YOU AND YOUR BICYCLE 11 MIN., 1960, RENTAL $2.00, UNIVERSITY OF GEORGIA FILM LIBRARY.

GRADES 4-6

BOOKS, BOOKLETS, ARTICLES, ETC.

HELPING CHILDREN DEVELOP RESPONSIBILITY, COOPERATIVE EXTENSION SERVICE, OREGON STATE UNIVERSITY, 1966.

THE CARE WE GIVE OUR CLOTHES, STECK-VAUGHN COMPANY, 1966, 94 PP., $1.24.

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PEOPLE, OUR MOST VALUABLE RESOURCE, POPULAR SCIENCE PUBLISHING COMPANY.

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BOOKS, BOOKLETS, ETC.

"DO YOU HAVE A SAFE-DEPOSIT BOX?" CHANGING TIMES, MAY, 1969.

B. UNDERSTANDING AND SELECTING INSURANCE.

GRADES K-3

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SAFETY CAN BE FUN, BY MUNRO LEAF, J. B. LIPPINCOTT CO., 1961.

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FILMS

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ONE GOT FAT, 5249 (SAFETY), 15 MIN., COLOR, STATE FILM LIBRARY, GEORGIA DEPARTMENT OF EDUCATION.

GRADES 4-6

BOOKS, BOOKLETS, ARTICLES, ETC.

BOLIAN, POLLY AND SHIRLEY HINDS, SAFETY, 64 PP. $3.25, FRANKLIN WATTS, 1970. (SIMPLE POINTERS ON ALL FORMS OF SAFETY).

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ONE GOT FAT, 5249, (SAFETY), 15 MIN, COLOR, STATE FILM LIBRARY, GEORGIA DEPARTMENT OF EDUCATION.

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BOOKS, BOOKLETS, ARTICLES, ETC.

GLOSSARY--TERMS, PHRASES AND ABBREVIATIONS COMMONLY USED IN FIRE CASUALTY, AND LIFE INSURANCE AND BONDING, THE HARTFORD INSURANCE GROUP.

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GRADES 7-9

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GRADES 10-12

HEALTH INSURANCE

BOOKS, BOOKLETS, ARTICLES, ETC.

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YOUR HEALTH AND RECREATION DOLLAR, MONEY MANAGEMENT SERIES, HOUSEHOLD FINANCE CORP. (HEALTH INSURANCE, TYPES OF PROTECTION, SOURCES OF PROTECTION).

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TEACHER'S SOURCES

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D. CONSUMER PROTECTION

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ECONOMICS OF THE CONSUMER, MARC ROSENBLUM, 1970: 87 P. $3.95, LERNER PUBLICATIONS CO.

MONEY ISN'T EVERYTHING, KATHLYN GAY, 1967, 96 P., $3.25.

THE LAW AND ECONOMICS, ISODORE SILVER, 1970. 86 P. $3.95. LERNER PUBLICATIONS CO.

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ADVERTISING, RICHARD O. POMPIAN, 1970. 90 P. $2.75. FRANKLIN WATTS.

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WASHINGTON ALPHABET, SEVEN AGENCIES THAT REGULATE BUSINESS, MARY SAGARIN, 1968, 160 P. $3.95.

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A CONSUMER'S GUIDE TO USDA SERVICES, FEDERAL EXTENSION SERVICE, USDA.

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THE LEGAL AIDS STORY, COLOR, 22 MIN., $5.00 RENTAL, UNIVERSTIY OF GEORGIA FILM LIBRARY.

THE OWL WHO GAVE A HOOT, 1968, 15 MIN., COLOR, MODERN TALKING PICTURE SERVICES, INC., FREE LOAN.

THE ROLE OF CONSUMERS, FILMSTRIP, 130 FRAMES, $7.00, JOINT COUNCIL ON ECONOMIC EDUCATION.

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E. WILLS, ESTATE PLANNING

GRADES 7-9

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"DEATH AND FAMILY FINANCES", NEW YORK LIFE INSURANCE COMPANY.

RESEARCH AND REVIEW SERVICE OF AMERICA, "SOONER OR LATER", "WHAT HAPPENS WHEN A MAN DIES", "WHAT HAPPENS WHEN YOU DON'T MAKE A WILL?".

WRITE YOUR WILL, BULLETIN 661, AUGUST 1967, COOPERATIVE EXTENSION SERVICE, UNIVERSITY OF GEORGIA.

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SECURITY REGAINED, 1963, COLOR. FIRST NATIONAL CITY BANK OF NEW YORK.

TEACHER'S SOURCES

BRITTON, VIRGINIA. PERSONAL FINANCE. VAN NOSTRAND REINHOLD COMPANY, 1968.

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V. INVESTING AND SAVING

GOAL: The student should develop positive attitudes toward investing his resources as a means to achieve future goals.

Objective	Grade Level	Learning Experiences
A. Reasons for saving and investing. The student will be able to state several valid reasons for individual and family saving and investing and will realize that saving is a desirable habit.	K-3	1. Draw pictures of some items for which to save. Tell why you want the item. 2. Tell short stories with the title, "Often we save small amounts of money to make a large purchase or to do something special." 3. Exchange ideas on why it is easier to save if we have a purpose or goal in mind. 4. Share experiences where you have had to save for something. 5. Ask parents if they have a savings plan and to explain why they do or do not have a savings plan. 6. Illustrate why people have different reasons for saving. Ask parents to name some items that they save money to buy. These items can be listed on the chalkboard under the heading of NEEDS or the heading of WANTS. 7. Using "the ant and the grasshopper" theme, create short skits depicting thrifty and spendthrift family situations.

Objective	Grade Level	Learning Experiences
		8. Arrange on a bulletin board the title: "Thrift and saving are important in areas other than money." Ask pupils to suggest ways to be thrifty with things other than money. Complete the bulletin board with their suggestions. Examples: putting aside some of their candy bar for later, being thrifty with food in the kitchen so as not to waste it, using only the amount of paste needed, turning the water off so as not to waste it, closing doors in winter to save heat, taking care of clothes or personal items to save them from wearing out fast, repairing broken items, etc."
		9. Plan a field trip to a local bank. Ask the banker to tell the class why people put their savings in a savings account and how that money is then borrowed by others.
	4-6	1. Ask "If" and "Why" students save. Have a discussion about how future needs or wants can be met by regular savings.
		2. Discuss some unexpected expenses which may occur in a family. Role play a scene of what might happen when a family did not save and a family that saved money for unexpected expenses. Write a paragraph about why it is important to have savings a part of the spending plan.

Objective	Grade Level	Learning Experiences
		3. Draw cartoons and write paragraphs to show the frustrations felt by a person who finds himself in a trouble situation because he did not plan ahead.
		4. Name three things that could be saved other than money. Tell how and why these things could be saved.
		5. Have a buzz session about the topic, "Thrift and Save Are Important In Areas Other Than Money." Discuss putting aside part of a candy bar for later, being thrifty with food in the kitchen so as not to waste it, closing doors in winter to save heat, taking care of clothes or other personal items to save them from wearing out fast, repairing broken items, etc.
		6. Give students a list of ten scrambled words pertaining to saving and investing to unscramble in fifteen minutes. The rules should also indicate that the person who unscrambled the greatest number of words correctly i in the allotted time will win first prize, and his name will be placed on the bulletin board for one week as the Thriftiest Student.
		Words: (a) saving (b) expense (c) invest (d) account (e) money (f) bank (g) buying (h) planning (i) spending (j) loan

bjective	Grade Level	Learning Experiences
	7-9	1. Ask if there are some things for which students are currently saving. What are their plans -- long term or short term. List reasons students are either saving or are not saving.
		2. Debate whether or not children should help parents plan savings, help parents decide why money should be saved, etc.
		3. Discuss the importance of saving things other than money. (Time, energy, wearing apparel, personal possessions). Students should compile a list of things other than money they can save. Plan and arrange a bulletin board depicting these things.
		4. Keep a time and activity chart of present activities. Show how these activities could be accomplished in less time, thus a saving both time and energy.
		5. Role play situations dramatizing individuals or family groups who have savings to rely on when an emergency arises. Contrast these to situations where there are no savings to use for an emergency.
		6. Give students a list of ten scrambled words pertaining to saving and investing to unscramble in fifteen minutes.

Objective	Grade Level	Learning Experiences
		The rules should also indicate that the person who unscrambled the greatest number of words correctly in the allotted time will win first prize, and his name will be placed on the bulletin board for one week as the Thriftiest Student. Words: (a) saving (b) expense (c) invest (d) account (e) money (f) bank (g) buying (h) planning (i) spending (j) loan
	10-12	1. Present case studies where families have saved for a purchase and where the families have not saved. Using the case studies calculate the cost of purchasing on credit and compare to the cost if paid with cash. (This points out a reason for saving). 2. List reasons for setting aside a part of present resources to be used for future needs and wants. 3. Present case studies where families have saved for emergencies and where families have not saved. Analyze the significant differences.

Objective	Grade Level	Learning Experiences
		4. Role play various emergency situations that would require a person to make a relatively large outlay of money. Discuss the importance of savings in each of these situations.
		5. Discuss how money can be saved by wise and thrifty decisions (for example, learning how to take care of and repair possessions so money won't need to be spent for new ones).
		6. Use case studies of families with different values, goals, earnings, and family-size. Plan a savings program for each. This could be done by small groups.
		7. Bring to class and discuss any newspaper and magazine articles you can find which tell about the present distribution of income and the cost of living.
		8. Select a tentative career and find out the cost of preparations and the probable remuneration. This is done by having the student prepare a short paper using library sources. A part of the requirement for the paper will include interviewing someone actually engaged in the career.

Objective	Grade Level	Learning Experiences
		9. Collect case studies or invite a resource person to tell about successful businesses that were begun with a small savings or investment of an individual or small group.
		10. Prepare a symposium on the topic: "Without Savings of Individuals Our Economy Would Have Insufficient Funds for Investments."
B. Deciding how much to save or invest. The student will develop an awareness that the amount to be saved is an individual matter which is determined by one's values, goals, and the amount of money available.	K-3	1. Draw a picture depicting an item for which you are saving. Using a mail order catalogue or newspaper ad, determine the probably price of the item. The pupil will then state what money he can expect from different sources which he could save for this purchase. Make a proposed plan for time needed to save the required amount. After a few weeks the class can be asked to report on any efforts to carry out the plan, and what was learned from the experience. Ask the class whether or not they save any of the money they receive as gifts, allowances or for work they do.
		2. Plan and save for some specific item for the classroom or a field trip.

Objective	Grade Level	Learning Experiences
	4-6	1. Collect or draw pictures of things for which students are willing to save. Review spending records and have students prepare a revised spending plan to include savings toward some item. Prepare reports of how much per week must be saved to purchase the item. (Case studies may be used if more appropriate for the group). 2. Work out a savings plan based on income (allowance, pay for odd jobs, gifts, etc.). 3. Case Study: James estimates that he spends $5.75 each week for between meal snacks. He has decided to reduce his spending and save $2.00 a week. (a) How much will James save in a half year? (b) Discuss whether or not his decision is a wise one. 4. List and discuss "What you can do to stretch your money." 5. Emphasize the benfit of saving regularly by calculating the amount deposited at regular intervals plus its interest as compared to depositing just once a year. (Use current interest rates and intervals for dividends that are most common in the community).

Objective	Grade Level	Learning Experiences
	7-9	1. Debate whether or not one should have a savings plan and what amounts should be saved. 2. Review your spending plans and determine if changes should be made in savings. Assume you are saving for certain items and by using your spending plan, figure how long it will take to purchase a new record, stereo coat, etc. Use case studies if it is more appropriate. 3. Construct and administer a questionnaire about family saving practices. Survey several families and pool the findings in class to give an overall picture of local savings trends. 4. Work out problems computing amounts of interest earned on various amounts at various rates of interest. 5. Use case studies of families and plan a savings program. Decisions about where to invest money should have reasons and possible returns estimated. 6. Choose several jobs or professions and estimate the cost of training or education compared to the probable lifetime income. A good variety of jobs should be represented (fireman, station attendant, doctor, teacher, farmer, mechanic). The discussion should be guided so that the student realizes investments in education or training are a means of saving and may be more valuable in the long run than leaving school early in terms of a lifetime income.

Objective	Grade Level	Learning Experiences
	10-12	1. Students should debate the advantages and disadvantages of a savings plan for families and for individual students. 2. Choose several professions and calculate the cost of training or education versus the probably lifetime income. A good variety of jobs should be represented from station attendant to doctor. Discussion should be guided so that the student realizes investments in education or training may be more valuable in the long run than leaving school early in terms of lifetime income. 3. Invite a resource person to talk about the value of investing in education and ways of saving for education. 4. Develop one or more possible savings plans based on present income (allowance, part time work, etc.). 5. On the basis of expected earnings set tentative economic goals and make a plan for investing to attain these goals. 6. Using given interest rates and tables, calculate the amount of money necessary to be put aside regularly in a savings account in order to reach a definite goal at some future specified date.

Objective	Grade Level	Learning Experiences
		7. Construct and administer a questionnaire about family saving practices to families in the community. Compile findings to get an overall picture of local savings trends.
		8. Plan a panel discussion with representatives of families at different stages in the family life cycle. Ask the panel members to tell what they believe are the most important financial problems at the different stages.
		9. Discuss the roll of an investing counselor in a family's decision about saving and investing.
		10. Plan a savings or investment program for a family that will produce a sufficient return over a two year period to buy a major piece of furniture or some other equally large purchase. Factors to be considered are: (a) size of family (b) income (c) age of family members (d) budget allowance for saving or investing (e) type of saving or investing plan (f) goals of the family

Objective	Grade Level	Learning Experiences
C. Deciding where to save or invest. The student will be knowledgeable about the various means available for saving or investing and will be able to make wise decisions based on such factors as safety, liquidity, convenience, and earnings.	K-3	1. Ask parents where they keep the money they are saving. In class list the places where money is kept and tally to see which are the most popular.
		2. Use cartoons to depict places people hide money such as under the mattress, in a hole, etc. Have students try to guess what will happen to the money. Have cartoons showing people depositing money in the bank and discuss safety of the money and how money will grow.
		3. Role play a "saving" situation in which the child saves money in his piggy bank until it is full. Then he counts the money, his parents help him roll the change, and then take it to be deposited in a savings account.
		4. Plan and prepare a bulletin board display to show the guides to follow in selecting a bank.
	4-6	1. "Tell a Tale" about how Grandmother or Old Uncle Bill hid their savings under the mattress or in the teapot and what happened to the money.
		2. Ask parents where they put money they save and why they use the place. Compare answers in class.

Objective	Grade Level	Learning Experiences
		3. Calculate the percent of interest earned on various amounts of money in savings accounts.
		4. Collect advertisements from newspapers and magazines depicting different ways people can invest money. Discuss the risks and security of each.
		5. Tour the savings and loan department of a local bank. Arrange for a banker to tell the class why people put their savings in a savings account and how this money is then borrowed by others who pay interest on the borrowed money.
		6. Conduct a survey to see how many students have savings (at home and in the bank) and tell why they are saving and why they are using the place indicated.
	7-9	1. Divide students into groups and prepare a report on the different places a person can save or invest money. The reports should include advantages and disadvantages of each source. Suggested places are: commercial banks, savings banks, credit unions, government savings bonds, municipal bonds, foreign bonds, stocks and corporation bonds, and property, etc.

Objective	Grade Level	Learning Experiences
		2. List the different local savings institutions and the different advantages and the disadvantages of the various kinds of institutions in which you can invest your savings. Use the chart as a guide for making future savings plans.
		3. Visit the savings department of a local bank and a local savings and loan association. Before the trip, compile a list of things to look for and questions to ask about the advantages and disadvantages of saving at each.
		4. Write an essay, "How I Would Save or Invest $500." The essay should include reasons for the choice and possible profit or loss.
		5. Discuss the use and importance of a bank passbook. Role play a situation in which the passbook is used, such as making a deposit to a savings account or making a withdrawal.
		6. Make a list of items that should be kept in a safe deposit box. Discuss the advantages and disadvantages of keeping things in a safe deposit box.
		7. Develop a bulletin board display showing the different types of savings bonds. Discuss in particular the Series E and U. S. Government Savings Bonds.

Objective	Grade Level	Learning Experiences
		8. From the financial page of a newspaper obtain the names of at least three of the following types of securities on which prices are quoted: (a) securities listed on a national stock exchange (b) securities listed on a local stock exchange (c) mutual funds (d) municipal bonds (e) unlisted securities
		9. Plan a panel of three business men representing insurance, real estate, and the stock market (a banker might be included). The topic would be: "How to Plan Your Personal Investment Program." Activities 8 and 9 would be more suitable for advanced groups.
		10. Tour a stock exchange or visit a brokerage house. A representative should discuss stocks and bonds with the class.
	10-12	1. Investigate all of the possible places to save and/or invest money in the local community and give reports. Using the information given in the reports to the class, each class member will write an essay, "Where I Would Save $500 and Why." In the essay the students should indicate approximate increase in money expected.

Objective	Grade Level	Learning Experiences
		2. Invite a resource person from a bank or savings and loan association to discuss different types of savings accounts. Local banks often have attractive posters to use in such presentations.
		3. Plan a panel discussion with a local banker, an investment broker, a real estate agent, or others to discuss the rewards and risks of investing money or how to plan a personal investment program.
		4. Bring newspapers to class and learn to read and interpret the stock report.
		5. Collect information about securities and have the class select a stock that they would like to purchase. If possible, the students should pool their money (on a voluntary basis) and purchase one or more shares. Each day the closing average should be kept on the stock. Graphs can be kept on the stock's growth or decline. At the close of the unit the stock can be sold. If no stock was purchased, the class can still check to see what the profit or loss would have been.

Objective	Grade Level	Learning Experiences
		6. Collect annual reports of companies whose stock is being followed by the class. Report on the products, officers, and financial condition of the company.
		7. Bring financial pages of newspapers to class and learn to analyze. Select a stock or several stocks to make a hypothetical $1,000 investment. These are to be followed for two weeks. Stocks may be "sold" and others may be "bought" during the period. A written record should be kept and a final report given as to the amount of money gained or lost.
		8. Invite a stock broker to discuss stocks and bonds.
		9. Prepare a storyboard of cartoons, advertisements, and articles which illustrate different methods of investing money. Students should attempt to evaluate the methods as being a wise or poor investment.
		10. Differentiate orally between "investing" and "speculating."
		11. Discuss the principal advantage of municipal bonds over corporate bonds.
		12. Discuss and compare the risk involved and possible return of government bonds versus common stock.

Objective	Grade Level	Learning Experiences
		13. Discuss the two major types of U. S. Government savings bonds purchased by individuals.
		14. Invite a real estate salesman to discuss investing in land for profit.
		15. Compare the advantages and disadvantages of investing $5,000 in the following: (a) A local savings and loan association (b) a savings account in a local bank (c) a municipal bond (d) annuity (e) life insurance (f) U. S. Series E and H bonds (g) a credit union (h) common or preferred stocks
		16. Discuss why large investments of money command a higher rate of interest than small amounts of money.
		17. Discuss the purchase of a home as an investment. Include in the discussion the additions, improvements, and upkeep as related investments.

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VI. SHARING

GOAL: The student will recognize/understand why every citizen must share in the cost of public services by paying taxes.

Object	Grade Level	Learning Experiences
A. Types of Public Services The student will be able to list the various public services that are available to him and his parents.	K-3	1. Identify kinds of responsibilities shared by citizens of a democracy. Discuss how sharing of these responsibilities is vital to the health, defense and prosperity of our nation. 2. Define terms such as "volunteer" "services," "public services," "taxes," and "sharing." List examples of each item. 3. Make wall charts of various jobs which students and parents volunteer to do in the school (cafeteria helpers, patrols, office workers, librarians, "runners," newspaper staff, annual staff, other helpers). 4. Invite the principal to talk with the class about volunteer workers -- how they help the school, why they are needed, how each child can help without being appointed or asked individually. 5. Bring pictures of things and services that are paid for with tax money (schools, libraries, Army, Navy, patrols, highways, parks, playgrounds, others).

Objective	Grade Level	Learning Experiences
		6. Make a scrapbook-type collection of pictures (or drawings) of persons and organizations which deal in public services (schools, libraries, military, police, firemen, recreation centers, various levels of government, welfare, public health, public housing, United Fund agencies).
		7. Invite people who work in public services to class to explain the work of their organizations and why they chose to work with the organization. (Suggestions: hospital volunteer workers, especially those working with the youth auxiliaries; a soldier, a Red Cross representative, a policeman, and the principal of the school).
		8. Discuss how our society and/or form of government are based upon the principle of sharing and helping each other.
		9. Take a field trip to the Health Department. Ask a nurse or doctor to explain the need for and purpose of "those terrible shots."
		10. Make individual "health booklets." Use materials gathered at the the Health Department, from magazines, and from doctors.

Objective	Grade Level	Learning Experiences
	4-6	1. List all the public services you can that are provided for the tax dollar. (Schools, police, fire, highways, recreation, health, welfare, national government, others).
		2. Organize committees to check with several public service agencies and report to the class on the type services provided by each agency and the approximate cost of these services.
	7-9	1. Plan a field trip to a tax supported institution such as: state capitol, state park, state lodge or resort, public library, city park, community center, zoo, others. Follow with a discussion of these points: (a) Are they worth the taxes we pay in order to have them? (b) What facilities are available that are non-tax-supported? (c) Would it be better to have the same facilities provided through non-tax-supported institutions?
		2. Discuss ways we share other than taxes (such as contributions to United Appeal, Community Chest, Red Cross, Boy Scouts, Church Missions).

Objective	Grade Level	Learning Experiences
		3. Organize student committees to find out which agencies and groups are financed through United Funds in the community. Each group can then be assigned to specific agencies or groups and find out what services each perform.
		4. Invite the local county clerk to class and have him to discuss the following questions: (a) How the local tax needs are determined. (b) What regulates the amount of revenues that can be collected? (c) Who determines if the revenues can be collected and how this determination is made?
	10-12	1. Arrange for groups to report to the class on local public services (to include training necessary for employment, salaries, service offered, clientele, where located, how staffed, etc.).
		2. Invite resource persons from the public services to visit in the class for question and answer sessions.
		3. Find out how county tax money in the local county is divided among the various public services.
		4. Designate a committee of students to visit a local welfare office. They should inquire what a family of five receives when it is on welfare.

Objective	Grade Level	Learning Experiences
		The entire class might then "budget" this money for a hypothetical family of five -- to see what kind of things would be be sacrificed in favor of just food and shelter. Account should be taken of any other public service they might use such as public health, etc. A follow-up activity might be a brief writing assignment of the following: (a) We all share in welfare. (b) Welfare programs boost the economy. (c) Who really makes the sacrifices -- taxpayers or welfare recipients? 5. Role play an interview between a welfare case worker and an elderly citizen applicant. 6. Assist with a United Appeal fund drive in the community. 7. Interview the local road commissioner for the school paper. Ask him to explain where the money comes from to build or repair roads, and how priorities are established. for 8. Visit the local health department on one of their "clinic days" (diabetes, dental, lung, etc.), and let the class go through the clinic procedure. Then discuss the advantages and health department offers to all citizens.

Objective	Grade Level	Learning Experiences
		9. Make a chart showing all tax supported public services by government level -- national, state, local.
		10. List as many international programs as possible: such as Peace Corps, embassy operations, and information activities abroad.
		11. Bring speakers from Forestry Service, Soil Conservation, USDA Food Inspection, Federal Land Bank, etc., to talk about services provided in these areas.
		12. Invite representatives from Urban Renewal, Model Cities, OEO, Youth Corp., Public Housing, MDTA, Vocational-Technical School to give talks or lectures about the type services they render
		13. Invite a speaker from Social Security office, Labor Department, and Veteran Administration to explain their program, source of funds, etc.
		14. Investigate nearby National and State Parks and look at activities provided.
		15. List services which fall under Commerce Department: (a) Highways (b) Federal airways (c) Aid to distressed areas (d) Small business loans

Objective	Grade Level	Learning Experiences
		16. Investigate the types of services that are tax-supported in England, France, Germany and report to class the findings. Discuss these services for the people of the United States.
B. Types of Taxes that Pay for Public Services. The student will be able to enumerate the various types of taxes needed to finance public services, and to explain the relationship of taxes to services rendered.	K-3	1. Name different types of taxes. 2. Discuss how taxes are a kind of sharing and helping ourselves as well as other people. 3. Enumerate ways that everyone pays taxes -- including children. (Sales tax, luxury tax, etc.) 4. Students should bring some sales slips from purchases either they or their parents have made. Note how much tax is charged. List things bought each day and what kinds of taxes are included in that price. 5. Practice calculating sales tax. 6. Make a chart of the different types of taxes. Then make a comparison chart of an individual's total income and the amount paid in taxes. Show how each individual contributes only a small portion of that which is paid by the company or organization.
	4-6	1. Discuss services bought by tax funds. Raise questions about who pays for streets and roads, repairs, streetlights, cleaning, trash, salaries of sanitary men. Classify

Objective	Grade Level	Learning Experiences

each tax fund under the following headings: City-County, State, or Federal. Talk about the kind of tax that supports each category and the persons who see that the service is performed.

2. Write a character sketch of one person you know whose salary is paid by taxes. Include why his services are valuable to you, and why it is necessary that taxes be used to pay his salary.

3. Discuss reasons why various families pay more taxes than others.

   (a) Should a family benefit from government services according ing to taxes he pays?

   (b) Can you measure accurately how much in individual benefits?

   (c) If each one were expected to pay for what he got, then what happens to those who are unable to pay?

4. Debate the following issue: Whether or not a person should be entitled to government services even if he cannot pay for them.

5. Collect various tax forms used in taxes and make a scrap-book.

Objective	Grade Level	Learning Experiences
		6. Select articles from old and new magazines and newspapers or classroom files that will show taxes on various governmental services that have been raised over a period of two years or less.
		7. Students should ask parents the types of taxes they pay and list them. (Income, sales, luxury, excise, property, inheritance, customs, social security, gift, fees, etc.).
		8. Keep a record for one week on all the sales tax you pay on items purchased. At the end of the week compute the total amount of taxes.
		9. Solve problems dealing with the amount of sales tax paid on a baseball costing $4.95, and other items costing 72¢, 6¢, $2.50, 15¢, 98¢, or $30.
	7-9	1. Prepare a bulletin board with pictures representing several occupations. Each occupation has the probably yearly salary represented and the approximate taxes paid by each profession.
		2. Initiate a discussion about which public services are paid for by the various taxes. Classify each tax fund under the following headings: City-County, State, or Federal. Talk about the kind of tax that supports each category and the persons who see that each service is performed. Are the services provided worth what the people pay in taxes?

Objective	Grade Level	Learning Experiences
		3. Divide the class into small groups to visit a drug store, gasoline station, supermarket, tobacco shop, etc. Have them find out what merchandise is taxed and the amount of taxation. Are there hidden taxes? How is this tax money used? Are the taxes the same throughout the county? Report findings to class and discuss.
		4. Bring in income tax forms, both state and federal, for the students to inspect. Invite them to dictate a list of words to be included in "Our Income Tax Vocabulary."
		5. Have the class brainstorm for different ways that the community leaders could tax the public in order to raise more money. Committees should be organized to check the feasibility of each idea and to make a modified list.
	10-12	1. Discuss each kind of tax and how it will affect the individual as he becomes a wage earner and possibly homeowner.
		2. List all persons in your county whose salaries are paid partially or wholly with tax dollars.
		3. Collect newspaper articles and statements from legislators on the subject of taxes and use of public monies. Evaluate the reasons given by politicians for voting "Yes" or "No" on various tax issues.

Objective	Grade Level	Learning Experiences
		4. Invite some legislators to speak to class on these issues.
		5. Compile questions to ask parents about the kinds of taxes they pay. Discuss as a class: If a tax boost of $2,500,000 is voted down, which of the following would you reduce or eliminate? (Have a proposed or actual budget play for the city). Have the class discuss the implications of reduction of the various items on the budget such as education, law enforcement, health, recreation, transportation, or welfare.
		6. Figure the cost of a high school education and determine if families could educate their children if public education were not supported by taxes.
		7. Analyze and discuss the tax process involved in school bond issues.
		8. Debate whether or not all citizens, even those without children, should share in the responsibility of providing education for children.
		9. Discuss in class the "perfect tax." The one that would tax the persons who could afford it and exempt those who could not. The one the that would tax the people who derive the greatest benefit from the service financed by the tax. The one that taxes every person equally. Is there a perfect tax?

Objective	Grade Level	Learning Experiences
		10. Write an essay on "Life in the U. S. With No Tax Supported Services."
		11. Committees of students should prepare pie charts of the dollar amounts spent and received by the federal and local government. A city official might be asked to assist with the necessary research.
		12. Invite the county clerk to speak on "How the Standard of Community Living is Improved Through the Use of Tax Money." Have him cover the county tax levy and tell how taxes are collected.
		13. Make a list of necessities that are and are not provided by tax dollars.
		14. Correlate with history teacher in researching the tax problems that started the revolutionary war.
		15. Write a paper entitled "If I were Governor of Georgia, My Stand on Taxes would be . . ." and explain why.
		16. Select a country that interests you and investigate the income tax and sales tax situation, comparing it to that of the U. S. (For example: Scandinavians pay 15% sales tax on luxury items -- this supports their health program which is free to everybody). Follow up with a comparison of services offered by the local and federal government of each country (especially medical).

Objective	Grade Level	Learning Experiences
C. Collection and Distribution of Tax Monies for Public Services. The student will be able to describe tax collection procedures, explain how decisions are made for allocating monies, and list ways individuals might help to reduce the taxes.	K-3	1. Prepare a wall chart of chores done in the school by volunteers. Estimate how much would have to be spent each day, week, month, year by the school to hire this work done. Equate this to the amount it costs per day, week, month, year for each child to attend the school. 2. Invite a fireman (in uniform) to speak to the children about the cost of running the fire department and the amount paid by each citizen or family. Have him tell how much was lost the previous year in fires which were a direct result of negligence and carelessness as well as the amount lost because of natural (or unavoidable) causes. 3. Initiate a discussion about fire prevention and interesting stories about fire. Lead discussion to "Who has to pay for services?" Develop the understanding "Everyone helps pay for public services." 4. Discover how much of the custodial time is spent in picking up paper around the school. After finding this cost the children might be interested in planning a "Keep our School Clean" campaign. 5. Tell how your family has been helped in one way by public services. These services should be mentioned: sanitation (or garbage pickup, if that is the term they use), disability pensions received by parents, or city; or county fire protection. Next, have each child research the amount it would cost his parents if these services and aids were not available.

Objective	Grade Level	Learning Experiences
		6. Prepare bulletin boards on services that are paid for with tax money.
		7. Take a field trip to the park to see and use equipment bought by tax money.
	4-6	1. Find out the total enrollment in your school and figure out how much it costs per year to provide pupils with an education.
		2. Gather information about the costs of the following local public services: (a) Fire protection for one month (or year). (b) Police protection for one month. (c) Street improvement for one month. (d) Health department and others.
		3. Invite the school principal or custodian to explain to students why rules such as "No Chewing Gum" are needed -- and the amount of time involved and approximate cost of removing gum from floors, tables, and desks.

*Many of the activities suggested for levels K-3 would also be appropriate for 4 – 6.

Objective	Grade Level	Learning Experiences
	7-9	1. Invite the city manager, mayor, or other city officials to class to discuss the demands of the general public and how these demands create new demands for revenues.
		2. Based on the information gained from the county clerk, or any other reliable source, group students to do percentage charts showing pictoral views of how the local tax dollar is spent. Let the students verify their figures by a follow-up field trip to the tax office.
		3. Invite a local state trooper (if available) to discuss the problems of vandalism associated with automobiles. Ask him to provide facts and figures from the past three years, (to show increase or decrease) how these acts affect all automobile owners, and the effect on the general public.
		Make a survey of vandalism in your school. Estimate the cost of such damage for one year (The principal can give figures for the past year. If special security guards are used, the cost for protection should be figured). How many textbooks, equipment, or furniture could this money buy if it were not used for replacement, repair, and protection?

Objective	Grade Level	Learning Experiences
		5. Invite a person from the Board of Education to visit the class and talk about cost of operating the school.
		6. Discuss the responsibilities of citizens to save tax dollars by practicing sound ecological principles.
	10-12	1. Role play city officials working on a proposed budget. Prepare for this by investigating the present city budget and and the amount of money spent for the various services.
		2. Collect newspaper articles and statements from legislators on the subject of taxes and use of public monies. Evaluate the reasons given by politicians for voting "Yes" or "No" on various tax issues.
		3. Discuss as a class: If a tax boost of $2, 500, 000 is voted down, which of the following could you reduce or eliminate? (Have a proposed or actual budget play for the city). Have the class discuss the implications of reduction of the various items on the budget such as education, law enforcement, health, recreation, transportation, or welfare.
		4. Draw separate pie charts showing how the federal budget dollar and the state budget dollar are spent.
		5. Work with an actual salary paid for work done and determine what percentage of it is paid in direct and indirect taxes. Divide these taxes into areas of provided services.

Objective	Grade Level	Learning Experiences
		6. Write a report on jobs and salaries which are paid entirely by taxes.
		7. Discuss whether public officials earn sufficient salaries to insure getting top quality public officials.
		8. Get figures from school office on replacement costs for lost and damaged textbooks for last year. List things the school could have bought with this much money.
		9. Report on the cost of a mile of interstate highway and what part of this cost is paid with state or federal funds.
		10. Investigate the per pupil cost of education in your local school system. Also find cost of education on state and federal level.
		11. Get annual cost of a tax supported service (school, part, etc.).
		12. List ways that citizens through apathy, carelessness, and ignorance cause unnecessary uses of tax money. Example: littering public property, highways, parks, recreational areas, vandalism in school or public building, etc.
		13. Investigate the cost of each false fire alarm.
		14. Investigate the health department's cost per case that it treats of veneral disease, malnutrition, TB, etc.

Objective	Grade Level	Learning Experiences
		15. Use a brainstorming session to get ideas about how average citizens can cut the cost of public services. (Example -- every dweller be responsible for eradication of rats and roaches on his own property so they cannot cause diseases).
		16. Select a country that interests the students and investigate the income tax and sales tax situation, comparing it to that of the U. S. (For example, Scandinavians pay 15% sales tax on luxury items -- this supports their health program which is free to everybody). Follow up with a comparison of services offered by the local and federal government of each country (especially medical services).
		17. Select a state that interests you and investigate the income tax, sales tax, property tax, and other taxes that may be present and compare it to your home state. List reasons for the difference in the amount of tax imposed on the citizens.

VI. SHARING-BIBLIOGRAPHY

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FILMS

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COMMUNITY KEEPS HEALTHY, 796. CLASSROOM TEACHING FILMS FOR GEORGIA SCHOOLS, COLOR, 10 MINUTES.
EVERYONE HELPS IN THE COMMUNITY. CHURCHILL-WESLER PRODUCTIONS FILMS.
FAMILIES AND SERVICES SET (CITY WORKERS AND SERVICES) COLOR FILMSTRIPS, $7.75 EACH, CODE 641220, MCGRAW HILL FILMS.
FIREHOUSE DOG. 1030. CLASSROOM TEACHING FILMS FOR GEORGIA SCHOOLS. COLOR, 10 MINUTES.
GROWING IN CITIZENSHIP SET (A GOOD CITIZEN RESPECTS PROPERTY) COLOR FILMSTRIP, $7.75, CODE 404150. MCGRAW-HILL FILMS.
HEALTHY FAMILIES. 953, CLASSROOM TEACHING FILMS FOR GEORGIA SCHOOLS. COLOR 11 MINUTES.
LITTERBUG, 718. CLASSROOM TEACHING FILMS FOR GEORGIA SCHOOLS.
THE LITTERBUG, 1155. CLASSROOM TEACHING FILMS FOR GEORGIA SCHOOLS. COLOR, 10 MINUTES.
SYSTEMS IN OUR CITY SET (POSTAL, SERVICE WORKERS, WATER & SEWAGE) COLOR, FILMSTRIPS, $7.75 EACH CODE 641280. MCGRAW-HILL FILMS.
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GRADES 4-6

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CURRICULUM FILM LESSONS, CROSS-REFERENCE INDEX AND TEACHERS MANUAL, CURRICULUM MATERIALS CORPORATION.

HEALTH IN OUR COMMUNITY, 5326. CLASSROOM TEACHING FILMS FOR GEORGIA SCHOOLS, COLOR, 14 MINUTES.

LAND TRANSPORTATION, THE ENCYCLOPADIA BRITANNICA FILMS, COLOR, 46 FRAMES.

THE POLICEMAN. THE ENCYCLOPADIA BRITANNICA FILMS. COLOR, 11 MINUTES.

SOLVING COMMUNITY PROBLEMS. CURRICULUM MATERIALS CENTER; HERBERT M. ELKINS CO., COLOR, 36 FRAMES.

WASTE DISPOSAL FOR THE COMMUNITY. THE ENCYCLOPADIA BRITANNICA FILMS. COLOR, 52 FRAMES.

YOUR HEALTH IN THE COMMUNITY, 464. TEACHING FILMS FOR GEORGIA SCHOOLS. 10 MINUTES.

GRADES 7-9

BOOKS, BOOKLETS, ARTICLES, ETC.

PROGRAMS AND SERVICES. U. S. DEPARTMENT OF HEALTH, EDUCATION AND WELFARE. SUPERINTENDENT OF DOCUMENTS, 1966.

FILMS

TROUBLE TAKES NO HOLIDAY, LOAN-ASSOCIATION FILMS, INC., COLOR, 17 MINUTES.

BEFORE THE DAY. (FREE LOAN) LOCAL OFFICE OF THE SOCIAL SECURITY ADMINISTRATION, SOUND, 14 MINUTES.

PUBLIC SERVICES IN THE HOUSE. CHURCHILL-WEXLER PRODUCTIONS FILMS, 20 MINUTES.

GRADES 10-12

BOOKS, BOOKLETS, ARTICLES, ETC.

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TEACHER'S SOURCES

DONALDSON, ELVIN F. AND JOHN K. PFAHL. PERSONAL FINANCE. THE RONALD PRESS, 1966, CHAPTER 17.

B. TYPES OF TAXES THAT PAY FOR PUBLIC SERVICES

GRADES 4-6

BOOKS, BOOKLETS, ARTICLES, ETC.

HOW GOVERNMENT HELPS THE PEOPLE. CURRICULUM MATERIALS CORP.

FILMS

DEAR UNCLE, 1301. CLASSROOM TEACHING FILMS FOR GEORGIA SCHOOLS, 9 MINUTES; COLOR.
EVERYONE HELPS IN THE COMMUNITY. CHURCHILL-WEXLER PRODUCTIONS FILMS;
LIVING AND WORKING WITHOUT MONEY. FILMSTRIP SERIES NO. 7220, TAXATION. THE ENCYCLOPADIA BRITANNICA EDUCATIONAL CORP.
RESPECT FOR PROPERTY, 1613. TEACHING FILMS FOR GEORGIA SCHOOLS, 11 MINUTES.
THINGS TAXES BUY, HOTCHKISS FILMS, 11 MINUTES.

GRADES 7-9

BOOKS, BOOKLETS, ARTICLES, ETC.

TAXES IN THE UNITED STATES. INDUSTRIAL RELATIONS CENTS; THE UNIVERSITY OF CHICAGO.
TEACHING TAXES PROGRAM MATERIALS. FREE TO SCHOOLS FROM REGIONAL OFFICE OF THE U. S. TREASURY DEPARTMENT, INTERNAL REVENUE SERVICES.

FILM

LIVING AND WORKING WITHOUT MONEY. FILMSTRIP SERIES NO. 7220, TAXATION. THE ENCYCLOPADIA BRITANNICA EDUCATIONAL CORP.

GRADES 10-12

BOOKS, BOOKLETS, ARTICLES, ETC.

BRITTON, VIRGINIA. PERSONAL FINANCE. VAN NOSTRAND REINHOLD COMPANY, 1968, P. 105, 101-104.
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TAX TERMS--QUICK ANSWERS. COMMERCE CLEARING HOUSE, INC.; NEW YORK 10017.
TEACHING TAXES PROGRAM MATERIALS. FREE TO SCHOOLS FROM REGIONAL OFFICE OF THE U. S. TREASURY DEPARTMENT; INTERNAL REVENUE SERVICE.
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C. COLLECTION AND DISTRIBUTION OF TAX MONIES

GRADES 4-5

GRADES 7-9

GRADES 10-12

BOOKS, BOOKLETS, ARTICLES, ETC.

BUDGETS FOR CITY, COUNTY, STATE, AND NATION

THE BUDGET IN BRIEF (FEDERAL GOVERNMENT). BUREAU OF THE BUDGET; EXECUTIVE OFFICE OF THE PRESIDENT; U. S. GOVERNMENT PRINTING OFFICE.

FILM

THINGS TAXES BUY. HOTCHKISS FILMS, 11 MINUTES.

APPENDICES

A. PRE/POST TESTS

B. ADDRESS FOR MATERIALS

PRE/POST CHECK: PLANNING

Directions: On the line to the left of each item in Column A, write the letter from Column B. Answers in Column B may be used more than one time.

Column A

_____ 1. Wants and desires
_____ 2. Something that is of the greatest importance at a given time
_____ 3. Sign that indicates position.
_____ 4. Food, clothing, and shelter
_____ 5. Security and acceptance
_____ 6. Installment buying
_____ 7. Amount of an article available
_____ 8. Charge accounts
_____ 9. Need by consumers for a particular article
_____ 10. Brand names

Column B

A. Demand
B. Emotional needs
C. Goals ss
D. Method of payment
E. Physical needs
F. Priority
G. Status symbol
H. Supply
I. Secondary needs
J. Flexible needs
K. Method of income

Directions: Read each of the following statements. If the statement is true, circle the "T". If the statement is false circle the "F".

T F 1. Fixed expenses are all payments of a fixed amount that must be made at a given time.
T F 2. It is necessary to be able to estimate expenses in order to set up a spending plan.
T F 3. Needs and wants are the same thing.
T F 4. Learning to use your resources wisely can help you reach
T F 4. goals you have set for yourself.
T F 5. A simple definition of good management is not getting the most of what you want from what you have
T F 6. Short-range goals are needed as well as long-range goals.
T F 7. Your values and goals influence your spending habits.
T F 8. A family's values does not affect its spending habits.
T F 9. A family or individual with well-defined goals can make better decisions about spending than a family or individual who has not defined his goals.
T F 10. Clearly defined goals contribute to wise spending.
T F 11. Making a spending plan consists of balancing income and expenses.
T F 12. Ready-made budgets are practical because they require little planning by the individual who wishes to use it.
T F 13. Both needs and wants should be included in the financial plan.
T F 14. Fixed expenses include money for recreation.
T F 15. Teen-agers should know the approximate family income and the major expenses.

T F 16. Deciding how to spend your money becomes easier as your funds increase.
T F 17. A spending plan should be flexible so that changes can be made whenever it seems wise.
T F 18. You can stretch your dollars by producing goods rather than buying them.
T F 19. A budget is needed only when a family is in debt.
T F 20. There are poor financial managers in all income levels.
T F 21. Families with high incomes do not need to manage money.
T F 22. Money management can be defined as a balance between meeting needs and satisfying those wants necessary to attaining goals.
T F 23. A family cannot budget a small income.
T F 24. Money matters should be discussed before marriage in the light of day rather than in the moonlight.
T F 25. Making a budget is not the same as making a spending plan.

Directions: Read each of the following. Circle the letter that indicates the best answer for each question.

1. A budget is an aid to spending money wisely because it. . .

   (a) eliminates spur-of-the-moment buying
   (b) helps in obtaining goals
   (c) limits uses of money to those items included in the budget.
   (d) prevents emergencies
   (e) none of the above

2. Any consumer good or service that is to be used for immediate survival is . . .

   (a) classified as a want
   (b) classified as a need
   (c) not classified
   (d) classified as both a want and need
   (e) none of the above

3. The assumption that consumers are free to choose what they want and how much is largely economic fiction because . . .

   (a) our political freedom is restricted
   (b) individuals or family income is limited
   (c) we purchase many things on impulse
   (d) teenage children have great influence on the buying decisions of parents
   (e) individuals or family income is not limited

4. Aims which one is working to achieve . . .

   (a) goals
   (b) values
   (c) standard of living
   (d) resources
   (e) none of the above

5. Those things both material and immaterial which help one achieve his wants and needs.

   (a) goals
   (b) values
   (c) standard of living
   (d) resources
   (e) none of the above.

Directions: Arrange the following steps in the decision making process in correct order by placing the numbers on the blanks to the left of the process.

_____ a. make a choice
_____ b. identify problem
_____ c. obtain facts
_____ d. evaluate results
_____ e. put plan into action
_____ f. consider alternatives
_____ g. assess available resources

Directions: Place an X in the blank space if the item is a FIXED EXPENSE or O if the item is a VARIABLE (FLEXIBLE) EXPENSE.

_____ 1. food
_____ 2. rent
_____ 3. clothing
_____ 4. personal allowance
_____ 5. insurance payments
_____ 6. piano lessons
_____ 7. house furnishings
_____ 8. mortgage payments
_____ 9. recreation
_____ 10. interest on borrowed money
_____ 11. household utility bills
_____ 12. real estate taxes
_____ 13. installment payments
_____ 14. emergency funds
_____ 15. gifts
_____ 16. education
_____ 17. hobbies
_____ 18. cosmetics
_____ 19. transportation
_____ 20. contributions to charitable organizations
_____ 21. car payment
_____ 22. medical and dental routine

PRE/POST CHECK: PLANNING

KEY

1. c
2. f
3. g
4. e
5. b
6. d
7. h
8. d
9. a
10. g

1. t
2. t
3. t
4. t
5. f
6. t
7. t
8. f
9. t
10. t
11. t
12. f
13. t
14. f
15. t
16. f
17. t
18. t
19. f
20. t
21. f
22. t
23. f
24. t
25. f

1. b
2. b
3. b
4. a
5. d

a. 5
b. 2
c. 1
d. 7
e. 6
f. 4
g. 3

1. x
2. x
3. o
4. o
5. x
6. x
7. o
8. x
9. o
10. x
11. x
12. x
13. x
14. o
15. o
16. o
17. o
18. o
19. o
20. o
21. x
22. o

PRE/POST CHECK I: BUYING

A. UNDERSTANDING THE IMPORTANCE OF PLANNED BUYING.

Matching:

Directions: On the line to the left of each function in Column A, write the letter from Column B which matches Column A.

Column A

_____ 1. Bargain
_____ 2. Buying Incentives
_____ 3. Guarantees and warranties
_____ 4. Product testing services
_____ 5. Impulse buying
_____ 6. Fraud
_____ 7. Profits

Column B

a. Test and rate merchandise for quality, safety and performance.
b. Buying suddenly without thought.
c. Trading stamps, coupons and prizes.
d. Something one needs that is available at a lower-than-usual price.
e. Retailers or Manufacturer's written statements of responsibility for products performance for a specified length of time.
f. Excess of return over expenditure.
g. Deception with the object of gaining another's loss.

B. DEVELOPING SHOPPING SKILLS.

True or False:

Directions: Read each of the following statements. If the statement is true circle "T". If the statement is false, circle "F".

T F 1. At the beginning of the season merchandise that is in style is usually at the highest price.
T F 2. Name brand products can usually be bought without critical examination.
T F 3. People who buy in small units generally pay less per unit than those who buy in large units.
T F 4. Basically, impulse items are the necessities that one buys on the spur of the moment.
T F 5. Goods sold at a special sale are always bargains.
T F 6. Discount houses sell larger amounts of merchandise at lower margins of profit calculated so that the total sales will be sufficient to maintain operations.
T F 7. Usually planned buying affords the buyer greater satisfaction than impulse purchases.
T F 8. Investigating different types of outlets is a good pre-buying practice.
T F 9. Labels on food products list the ingredient contained in largest quantity last.

Identification:

Directions: Identify the following as (a) Good Practice, (b) Poor or Doubtful Practice.

T F 1. Buying at a pre-inventory sale.
T F 2. Buying at places advertising goods at wholesale prices.
T F 3. Buying goods being closed out at the end of a season.
T F 4. Buying where grades and standards are on labels.
T F 5. Buying solely on the basis of advertisement.
T F 6. Buying only at stores that allow unlimited charging.
T F 7. Buying from a shopping list.
T F 8. Buying after comparative shopping.
T F 9. Buying after consulting consumer publications such as Consumers Report.
T F 10. Buying UL approved appliances.

True or False:

Directions: Read each of the following statements. If the statement is true, circle "T". If the statement is false, circle "F".

T F 11. Advertising is an important source of buying information.
T F 12. Tags and labels should be removed from articles purchased and discarded.
T F 13. It is important to compare prices and quality of different items before you buy in order to find the best value.
T F 14. A shopping list will help you to avoid impulse buying.
T F 15. Planning the use of time and energy as well as money can improve buying skills.
T F 16 Consumers protect their own interests by buying from reliable merchants and making decisions which meet their needs.
T F 17. Price is a reliable guide to quality.
T F 18. In order to save money, it is advisable for a couple to purchase large quantities of food at lower prices.
T F 19. The wisest decision for a working wife may be to purchase higher-cost convenience foods.
T F 20. Mail order shopping is apt to be more satisfactory and cheaper than personal shopping.
T F 21. Upkeep should be figured in the costs before buying goods.
T F 22. Clearance Sales may cause a person to buy things she really does not need.
T F 23. The Cooper family has been shopping for a new living room rug and decided on one which is made of 30% reprocessed wool. The wool fibers in their rug has been woven or felted into wool products that have never been used by a consumer.
T F 24. Buying Christmas presents in July is a poor buying practice.

Multiple Choice:

Directions: Read each of the following. Circle the letter that identifies the best answer for the questions.

25. The consumer can usually save money if he buys. . .

    a. the "box-top" premimum brands
    b. the nationally-advertised brands
    c. the chain-store brands
    d. the attractively-packaged brands

26. Which of the following is not an advantage of buying on credit?

    a. carrying less money than otherwise when shopping
    b. using purchases while paying for them
    c. taking advantage of sales
    d. spending less money

27. Which of the following is not covered by homeowners insurance?

    a. The cost of repairing a dish washer that overflows.
    b. The cost of painting the smoked house caused by furnace explosion.
    c. The cost of TV repairs caused by lightning.
    d. Cost of motel if you have to be away while your house is being repaired.

28. A good bargain hunter. . .

    a. is aware of the inferior merchandise in "going out of business" sales.
    b. always visits outlet stores to buy "seconds".
    c. realizes that if something is cheap it must be a bargain.
    d. always attends sales.

29. Which of the following is not a shopping skill?

    a. Plan your purchases in advance.
    b. Read labels, seals, and tags.
    c. Shop and compare to find the best values.
    d. High price means quality goods.

Case Study

Directions: Read the following case study and then discuss the questions in class.

Jane and Fred have been married for four years. Jane has worked since their marriage as a teller in a local bank and Fred is a math teacher in the high school. Jane is preparing to leave her job in the bank and stay home so that they can have a family. She sews fairly well and would like to have a sewing machine. Fred feels that she would not use it enough to justify a large outlay since they need to save more money now in anticipation of more expenses when they are expecting a baby. Jane feels that she should go ahead and buy a more expensive name-brand machine that has many automatic features since she could use it for the rest of her life.

Questions:

1. What are some sources they should read and/or study before making a final decision?

2. What is the variation of prices on sewing machines --- lowest to highest for a single brand such as Singer? Lowest to highest for the least expensive brand to the most expensive brand.

3. What does Consumer Reports have to say about purchasing sewing machines?

4. What are the advantages of a homemaker owning her own sewing machine?

5. If you were Jane or Fred, how would you work out this problem?

Short Answer:

Directions: After each numbered item, list the time of year you would find the best buys on the following:

1. Fresh Vegetables
2. Sheets, towels, etc.
3. Summer Clothes
4. Winter Clothes
5. Toys

C. Obtaining Buying Information.

Completion:

Directions: Read each statement. Fill in the word or words needed in the blanks to complete the statements.

1. The label of a can of food need not have a list of ingredients if the government has established a ______________________________ for the product.
2. The label may not make any ______________________________ statements either directly or by implication.
3. Don't buy a can with ______________________________ ends.
4. You can check comparative weights and prices to determine the best ______________________ per ounce.
5. The label should list all the ingredients used in the product in ______________________________ order of their predominance.
6. If you were suspicious of some get "rich quick" scheme you could report it to the ____________________ ____________________ ____________________.

Matching:

Directions: On the line to the left of each function in Column A, write the letter from Column B which matches Column A.

Column A

_____ Vegetables sold in cans
_____ Dried fruits and vegetables
_____ Eggs, and butter
_____ Beef

Column B

A. Extra fancy, fancy, extra choice
B. U. S. grade A, B, C
C. U. S. Prime, U. S. Choice, U. S. Good, and U. S. Standard
D. Grades AA, A, B, and C

True or False:

Directions: Read each of the following statements. If the statement is true, circle "T". If the statement is false, circle "F".

T F 1. When buying ready made clothes or fabrics the law requires that the generic names of any fibers must appear on the labels of the fabrics containing 5% or more of the fibers.

T F 2. Mary is buying a coat, the label states it is 100% virgin wool. The wool used in her coat is new wool which has never been used.

Multiple Choice:

Directions: Read each of the following. Circle the letter that identifies the best answer for the question.

1. You want to buy a stereo tape set, which of the following resources of information concerning products would be most helpful?

   a. Changing Times
   b. Consumer Report
   c. Advertising
   d. Good Housekeeping magazine seal of approval.

2. A private research organization that publishes information of value to the consumer is

   a. Proctor and Gamble
   b. the Customer is always right company
   c. Consumers' Research, Inc.

3. What Bureau has been formed to help eliminate unethical business practices?

   a. Insurance Bureau
   b. Better Business Bureau
   c. Consumers Bureau

D. PROTECTING THE CONSUMER.

Multiple Choice:

Directions: Read each of the following. Circle the letter that represents the word or words that most correctly completes the sentence.

1. The National Bureau of Standards. . .

   a. tests products for consumers
   b. recommends products for consumers
   c. provides a system of measurement standards for scientific use

2. Simplified Practice means:

   a. development of single processes for manufactured goods
   b. development of short cuts in value of manufactured goods
   c. reduction of excessive variety of manufactured products or of methods

3. One of the functions of the Commodity Standards Division is the establishment of of:

   a. manufacturing standards
   b. standard quality requirements
   c. trade names for durable commodities

4. One of the major activities of the Public Health Service is to:

   a. provide medical care for the needy
   b. conduct research in medicine and public health methods
   c. distribute the new discoveries in wonder drugs

5. The Federal Food and Drug Administration has responsibility for:

   a. grading of various kinds of foods
   b. recommending prescriptions
   c. developing and enforcing food and drug standards

6. The functions of the Federal Trade Commission relate:

   a. to the consumer only
   b. to the businessman only
   c. to the consumer as well as the businessman

7. State laws permitting a manufacturer to set the retail price of his product are known as:

   a. unfair trade laws
   b. fair-trade laws
   c. retail price laws

8. The Wheeler-Lea Act provides for federal jurisdiction over. . .

   a. standard brands of foods
   b. false advertising
   c. dry measures of food

9. State laws against deceptive and fraudulent advertising are popularly known as. . .

   a. Printers' Ink statutes
   b. truthful advertising statutes
   c. anti-advertising statutes

10. The Wool Products Labeling Act is under the jurisdiction of the . . .

   a. Department of Agriculture
   b. Federal Trade Commission
   c. Department of Commerce

PROTECTIVE AGENCIES

Some of the many agencies that provide consumer protection are listed in the table given below, along with some of the functions that they perform. For each agency, check (1) the type agency and (2) function or functions performed by each.

	TYPE OF AGENCY					SERVICES PERFORMED									
	Government	Consumer Sponsored	Professional	Independent		Test	Private Research	Publishes Reports	Presecution	Inspection	Regulation of Trade Practices	Setting of Standards	Regulates Advertising	Buying Information	Gives Seal of Approval
Consumers Union															
Department of Commerce															
Food & Drug Admin.															
Better Business Bureaus															
Federal Trade Commissions															
American Medical Assoc.															
Consumers' Research, Inc.															
Good Housekeeping															

PRE/POST CHECK I: BUYING

KEY

1. D
2. C
3. E
4. A
5. B
6. G
7. F

1. T
2. F
3. F
4. F
5. F
6. T
7. T
8. T
9. F

1. A
2. B
3. A
4. A
5. B
6. B
7. A
8. A
9. A
10. A
11. T
12. F
13. T
14. T
15. T
16. T
17. F
18. F
19. T
20. F
21. T
22. T
23. T
24. F

1. C
2. B

1.	Fresh Vegetables	Summer, or when they are "in season"
2.	Sheets, towels, etc.	January and August White Sales
3.	Summer Clothes	After July 4th Sales
4.	Winter Clothes	After Christmas sales
5.	Toys	After Christmas

1. standard of identity
2. misleading
3. swollen
4. buy
5. descending
6. Better Business Bureau

N
B
A
D
C

1. T
2. T

1. B
2. C
3. B

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.

PRE/POST CHECK I: BORROWING

A. Concept of Credit and Reasons for Borrowing

Directions: Read each question. Circle the correct answer.

1. Is it sometimes better to use credit than cash? Yes No
2. Do most people need to use credit? Yes No
3. Does it cost anything to use credit? Yes No
4. Are there many sources of credit? Yes No
5. Does credit cost the same from each source? Yes No

Matching

Directions: On the line to the left of each item in Column A, write the letter from Column B which matches Column A.

Column A

_____ 1. consumer credit
_____ 2. installment credit
_____ 3. consumer installment sales credit
_____ 4. consumer installment cash credit
_____ 5. service
_____ 6. non-installment credit
_____ 7. mortgage
_____ 8. conditional sales contract
_____ 9. disposable income
_____10. discretionary income
_____11. credit rating
_____12. assets
_____13. liabilities
_____14. net worth

Column B

A. total owed by a family.
B. what one owes subtracted from what one owns.
C. everything an individual or business owns that has monetary value.
D. credit by means of which an item of durable goods is bought and paid for by a consumer through periodic payments.
E. credit used by an individual or family to acquire goods or cash or services.
F. Credit obligation which the borrower repays in two or more periodic payments.
G. A form of non-installment credit used to pay telephone and gas and electric bills, also professional services.

H. an evaluation of your qualifications to receive credit based largely on your past record in meeting payments.

I. "Take Home Pay."

J. credit by means of which money is loaned directly to an individual or family and repaid through periodic payments.

K. thirty-day charge accounts in department stores and other retail outlets.

L. an agreement that withholds title to an item of durable goods until it is fully paid for.

M. long-term credit used by consumers to purchase homes.

N. the amount remaining from income after essential living costs have been taken out.

Directions: Read each of the following. Circle the letter or letters that identifies the best answer for each question.

1. The following would be considered income:

   a. the paycheck the father earns.
   b. a $100 check received at Christmas.
   c. an income tax refund.

2. Your credit rating is . . .

   a. based largely on your past record of meeting payments.
   b. based solely on the size of your income.
   c. an important part of your personal reputation.

3. John Brown would count as assets. . .

   a. his fully-paid-for car.
   b. the amount he still owes on his car.
   c. his house which has an $18,000 mortgage on it.

4. Excessive credit stimulation during an inflation period. . .

   a. is good for the economy and most consumers.
   b. is dangerous to the economy and most consumers.
   c. has no effect on the economy.

Completion

Directions: Read each statement. Fill in the word or words needed in the blanks to complete the statements.

1. Credit is defined as ______________________________.

2. One of the greatest advantages of consumer credit is ______________________________.

3. The three C's of good credit rating are ______________________________, ______________________________, and ______________________________.

Short Answer

Directions: State your answer to each question in brief phrases.

1. How is credit important to the national economy?

   a.

   b.

   c.

   d.

B. Types and Sources of Credit

Completion

Directions: Read, each statement. Fill in the word or words needed in the blanks to complete the statements.

1. ________ ______ ____________ is the form of credit used when you pay your doctor or utility bill at the first of the month.

2. What form of credit do you use when you borrow cash to buy goods, services or both? ____.

Matching

Directions: On the line to the left of each item in Column A, write the letter from Column B which matches the item in Column A.

Column A

_____ 1. A provision in installment sales contracts under which a default in one payment makes all future payments due immediately.

_____ 2. A clause which extends over several installment purchases and provides that the seller retains the title to the merchandise or mortgage until payments are completed on all items.

_____ 3. A provision in installment sales contracts under which the final installment is a payment two or three times that of the preceding installments.

Column B

1. ballon
2. repossession
3. acceleration
r. add-on

Multiple Choice

Directions: Read each of the following. Circle the letter that identifies the best answer for each question.

1. What is the financial institution which accepts deposits and grants short-term loans to its customers? The interest rate on loans approximates 11-13 percent.

   a. consumer finance company
   b. commercial bank
   c. pawn shop
   d. credit union

2. What is the firm which specializes in extending personal loans to all income and occupation groups with true annual interest rates generally ranging from 16-42%.

   a. commerical bank
   b. pawn shop
   c. consumer finance company
   d. loan shark

3. What are the groups of people who are united by a "common bond" of interest and who save their money together and make loans to each other for good purposes, usually at rates of 7-12%? They are chartered under state or federal law and are non-profit?

   a. credit bureau
   b. loan shark
   c. credit union
   d. consumer finance company

Completion

Directions: Read each statement. Fill in the word or words needed in the blanks to complete the statements.

1. A regular charge account permits you to "buy now and pay later" up to__________ Days later without a service charge.

2. A type of installment credit where the buyer can continue to charge merchandise up to the ceiling figure, but not beyond is called a __________________ __________________________.

Short Answer

Directions: Read the question. State your answer briefly.

1. Name as many sources of credit as you can think of and check the ones which usually charge less for their money.

   a. banks
   b. credit union
   c. life insurance companies
   d. small-loan or consumer finance companies
   e. retailers

C. Cost of credit.

Short Answer

Directions: Read the question. State your answer briefly.

1. Is there a service charge for 30-day charge accounts?

2. Who pays for this type credit?

Multiple Choice

Directions: Read each of the following. Circle the letter that identifies the best answer for each question.

1. The amount paid for the use of money is called. . .

   a. service
   b. interest
   c. principal charges

2. The original amount of money a person borrows is called. . .

   a. the balance
   b the principal
   c. discount

3. The date on which a note is due and must be paid is called the . . .

   a. interest date
   b. the maturity date
   c. purchase date

4. When money is borrowed from a bank, the interest is sometimes subtracted from the amount borrowed at the time the loan is made. Interest paid in advance is called. . .

   a. proceeds
   b. discount
   c. security

5. It cost less to borrow from. . .

   a. banks
   b. small loan companies
   c. pawn shops

6. 1 1/2% per month on unpaid balance really means you are paying. . .

   a. 18% annual rate
   b. 12% annual rate
   c. 9% annual rate

7. A discounted loan means . . .

   a. interest paid in advance
   b. a discount given on amount to be repaid
   c. a discount given on purchase made with money borrowed

8. If simple interest is charged on the unpaid balance of a charge account at 1% per month, the true annual interest rate is . . .

   a. 9%
   b. 12%
   c. 15%
   d. 18%
   e. 24%

D. Wise Use of Credit.

Short Answer

Directions: Read each question. List your answer in brief phrases.

1. Betty and Jim Smith are planning to purchase a new washer and dryer. They have a savings account, but are considering using credit rather than their savings for this purchase. List several points they should consider before buying on credit.

2. Suppose you bought a record player/stereo on credit and all the arrangements have been made except signing the contract. What should you look for in the contract?

3. How does one avoid getting-in-over-the-head debts?

Case Study

Directions: Read the question. Decide on the best solution and give reasons for your answer.

A student enrolled in a nearby college buys a car for transportation. He gets a part time job to pay for the car. He puts down $500 and promises to pay the remaining $1, 500 in installments. Then he falls in love and marries the girl. Now his income is insufficient for the car and married life. Should the student sell the car himself? Should the student let the car be repossessed. Should the student refinance the car? Should the student get a full time job and leave school? Which decision would you advise to the student? Why?

E. Consumer Credit Protection.

Completion

Directions: Read the statement. Fill in the word or words needed in the blank to complete the statement.

1. The purpose of the Truth and Lending Law which went into effect July 1, 1969 is to let the consumer know ____
____
____
____
____

Multiple Choice

Directions: Read each of the following. Circle the letter that identifies the best answer for each question.

1. The Truth-In-Lending Law says that if a business mentions one feature of the credit terms in its advertising, such as the amount of down payment, it must mention which of the following:

   a. the number of payments
   b. the amount of each payment
   c. the period of repayment
   d. all of the above
   e. none of the above

2. The Truth-In-Lending Law that went into effect July 1, 1969, was enacted so that the consumer would be told:

   a. the amount of the finance charge
   b. the annual percentage rate
   c. the original cost of the item
   d. all of the above
   e. A and B
   f. B and C

PRE/POST CHECK I: BORROWING

KEY

1. Yes
2. Yes
3. Yes
4. Yes
5. No

1. E
2. F
3. D
4. J
5. G
6. K
7. M
8. L
9. I
10. N
11. H
12. C
13. A
14. B

1. a
2. a
3. a
4. b

1. Borrowing against future income.
2. Having the use of the article while you pay for it.
3. character, capacity, collateral

1. a. increases demand for goods
   b. stimulates production
   c. raises the individual consumer's level of living
   d. raises employment

1. service credit
2. consumer financing

1. (3)
2. (4)
3. (1)

1. b
2. c
3. c

1. 30
2. revolving credit

1. a. banks
   b. credit union
   c. life insurance companies
   d. small-loan or consumer finance companies
   e. retailers

1. Not directly, but record keeping and billing cost money and this is added to the selling price of the merchandise

2. everyone who buys in that store -- even the cash buyer

1. b
2. b
3. b
4. b
5. a
6. a
7. a
8. b

1. a. down payment-how much can I pay down?
   b. monthly payment-how large a monthly payment can we carry?
   c. interest-how is interest charged?
   d. additional cost-are there additional cost I should be aware of?
   e. repayment-how long do I have to repay the loan?

2. a. price of record player/stereo or amount of the loan.
   b. down payment
   c. interest and extra charges
   d. total amount to be repayed
   e. amount and number of payments
   f. due date and conditions of payments
   g. penalty for late payments
   h. provisions for early payments
   i. service
   j. guarantee

3. Discussion question.

Case Study

1. Discussion question.

1. exactly what the credit charge is and to list the charge so comparison can be made more readily.

1. d. all of the above
2. e. A and B

PRE/POST CHECK I: PROTECTING

A. Assets That Need Protection.

Directions: Read the following list of assets. If the asset is tangible, circle "T". If the asset is intangible, circle "I".

T I 1. Health
T I 2. Income
T I 3. Car
T I 4. House
T I 5. Talent
T I 6. Jewelry
T I 7. Life
T I 8. Self Confidence
T I 9. Savings Account
T I 10. Education

B. Understanding and Selecting Insurance.

Directions: Read each statement. Fill in the word or words needed in the blanks to complete the statements.

1. An insurance contract is known as a ______________________________
2. A person who has insurance is called a ______________________________.
3. The type of life insurance that amounts to an insured savings plan is ______________________________.
4. The least expensive type of permanent protection in life insurance is ______________________________.
5. The type of risk that may cause financial loss is ______________________________.
6. The insurance company puts money to work in ______________________________.
7. The type of insurance that protects against the claims of others if the insured person should injure them is called ______________________________.
8. The amount paid for insurance is called the ______________________________.
9. Overhead insurance is a type of ______________________________ health insurance.

Multiple Choice:

Directions: Read each of the following. Circle the letter that identifies the best answer for each question.

_____1. The best agent for you is one who (a) is well prepared (b) explains how policies meet your needs, (c) all of these
_____2. A program of personal insurance should be (a) replanned periodically (b) planned early and not changed (c) changed every year.
_____3. The provision that the policyholder pays a basic amount before the policy benefits begin is called (a) major medical insurance (b) co-insurance provision (c) deductible provision.

_____4. Most loss of income policies (a) have a brief waiting period (b) pay for life (c) pay hospital costs only.

_____5. Where a health insurance policy provides that the policyholder share in paying the expenses, this feature is called (a) co-insurance (b) double indemnity (c) elimination period.

_____6. The type of health insurance that usually includes both a deductible provision and a co-insurance clause is (a) general medical (b) surgical expense (c) major medical.

_____7. Protection against one's loss of income during illness is usually secured through (a) health insurance (b) group life insurance (c) surgical insurance.

_____8. An unforseen event that might happen and cause a person to suffer a monetary loss is (a) economic loss (b) risk sharing (c) economic risk.

_____9. Protection against some economic losses is shared through government programs. These are usually financed through (a) voluntary contributions (b) taxes (c) insurance preminums.

_____10. Risk sharing through the purchase of insurance is (a) voluntary action (b) required by law (c) based on known losses.

_____11. The basic principle underlying insurance programs is that for a group of persons (a) losses are uncertain (b) the amount of their losses cannot be determined (c) the losses should be shared by a group as a whole.

_____12. The basic reason for insurance is that the losses for any individual (a) are certain but unknown (b) cannot be determined (c) can be determined.

Matching

Directions: On the line to the left of each function in Column A, write the letter from Column B which matches Column A.

Column A

______ 1. The money the policyholder pays for insurance every week, month, six months, or year.

______ 2. The amount of money your life is insured for and is paid by the insurance company at the time of your death.

______ 3. The person who receives the amount of money a life is insured for when one dies.

______ 4. The policy feature that says one won't have to pay premiums if sick and out of work a long time.

______ 5. The policy feature that has double or triple indemnity.

______ 6. The type of insurance that covers one for illness and injury that are not related to one's job and happen away from it though it is carried by one's employer.

______ 7. The type of insurance that gives one benefits if he is injured or becomes sick as direct result of his job.

______ 8. The person who sells different types of insurance from many different companies.

______ 9. The person who has many policies to offer from one specific company.

______ 10. Part of the money that has been charged in premimums and is given back or creditied to the policyholder at specified intervals.

Column B

a. Insurance broker

b. Workman's Compensation

c. Waiver of premium

d. Dividends

e. Premium

f. Benificiary

g. Insurance agent

h. Accidental death benefit

i. Disability insurance

j. Death benefits

Matching

Directions: On the line to the left of each function in Column A, write the letter from Column B which matches Column A.

Column A

_____ 1. The person to receive the benefits.
_____ 2. Insurance payable for life.
_____ 3. A contract to provide a regular income.
_____ 4. A written agreement between you and company.
_____ 5. Policies which seldom build cash values.
_____ 6. The amount of insurance purchased.
_____ 7. Insurance paid up within twenty years.
_____ 8. Amount of money you pay regularly on insurance.
_____ 9. Requires no physical examination.
_____ 10. "Sharing the Risks".

Column B

a. Annuity
b. Beneficiary
c. Face Value
d. Group Insurance
e. Insurance
f. Limited Payment
g. Life Policy
h. Premium
i. Straight Life Insurance
J. Term Insurance

C. Types of Insurance.

1. Life Insurance

Multiple Choice

Directions: Read each of the following. Circle the letter that identifies the best answer for each question.

_____ 1. Luke Foster insured his life for $10,000. When he stopped paying his premiums, the insurance company gave him $10,000. What kind of policy did he have?

a. straight life
b. limited-payment
c. endowment

_____ 2. Bob Nelson insured his life for $15,000. At the age of 70, he stopped paying premiums. He was now no longer insured. He could however, get $5,000 back in cash from the insurance company. What kind of insurance did he have?

a. straight life
b. limited-payment
c. endowment

_____ 3. Rex Lewis insured his life for $20,000. He paid premiums for 25 years. Now he has stopped paying premiums, but he is still insured. His policy also has a cash value, but the cash value is only $10,000. What kind of insurance does he have?

a. straight life
b. limited-payment
c. endowment

_____ 4. Three healthy 25-year-old men took out $5,000 life insurance policies from the same insurance company on the same day. Which one bought term insurance?

a. Andy who paid $25
b. Bill who paid $65
c. Dave who paid $85

_____ 5. Angelo Amato works in a machine shop. Six weeks ago he was badly injured when the machine he was working on cut his leg, and he has been out of work since then. Benefits are paid to him through . . .

a. workman's compensation
b. Medicare
c. disability insurance

_____ 6. Mary Pilnick is about to leave her job. She has a group life insurance plan at work, for which she pays $2.00 a month. The insurance company agrees to let her convert to an individual plan. She will pay . . .

a. less than $2.00 a month
b. $2.00 a month
c. more than $2.00 a monht

_____ 7. Arthur McIntosh sold an insurance policy Bob Groper. Arthus showed Bob policies from several insurance companies then he let Bob pick out the policy he wanted. Arthus is . . .

a. a representative
b. a broker
c. an agent

_____ 8. Ellis, Mike, and Zane all have $2,000 worth of straight life insurance. Which one probably gets his insurance cheapest?

a. Ellis, who bought an "industrial" policy from a door-to-door salesman.
b. Mike, who pays premiums four times a year.
c. Zane, who pays premiums once a year.

_____ 9. The methods of payment of life insurance to the beneficiary are known as . . .

a. dividend payments
b. settlement options
c. proceeds

_____10. When an insured person dies, his beneficiary may choose the method of payment. It may be . . .

a. paid all at once in cash
b. paid as a monthly income
c. both of these choices are usually available

_____11. The assets of life insurance companies are invested to earn money. The largest amount is invested in . . .

a. securities of business
b. government bonds
c. mortgages

_____12. If premiums are no longer paid on a "permanent" life insurance policy . . .

a. it is cancelled the next day
b. it no longer has any value
c. it will remain in full force for a time

_____13. Life insurance premiums cost . . .

a. least if paid yearly
b. least if paid monthly in advance
c. most when paid quarterly

_____14. Some life insurance policies pay twice the basic amount purchased if the insured is killed in an accident. This feature is called. . .

a. dividends
b. double indemnity
c. special coverage

_____15. A life insurance policy may contain the provision that premiums will not have to be paid if the insured is physically disabled for a period of at least six months. This provision is called . . .

a. special benefit
b. extended coverage
c. waiver of premium

______16. The premium rate to be paid on a life insurance policy is determined by . . .

a. the age of the beneficiary
b. the age of the insured
c. the sex of the beneficiary

______17. Standard premium rates for life insurance apply on . . .

a. most policies issued
b. on about half the policies issued
c. few of the policies issued

_____ 18. Insurance companies make loans against life insurance policies and charge. . .

a. no interest
b. high interest
c. low interest

_____ 19. More families in America . . .

a. have health insurance than life insurance
b. have life insurance than health insurance
c. none of these

_____ 20. Families often use insurance to provide funds for college through. . .

a. endowment life insurance
b. business overhead insurance
c. hospital insurance

Matching

Directions: There are four basic types of life insurance policies: (a) term (b) limited payment (c) endowment (d) straight life. Fill in the blanks with the letter representing the type which matches the numbered statement at the left.

1. Savings values increase most rapidly. ________
2. Is the most flexible. ________
3. Costs less than the other three types. ________
4. Has a cash value at maturity equal to the amount of insurance.
5. Premiums are payable as long as the insured lives. ________
6. Is considered temporary insurance. ________
7. The cheapest form of permanent insurance. ________
8. Has no cash values. ________
9. Premiums are paid for a stated number of years, then is paid up. ________
10. Amounts to an insured savings plan. ________

Completion

Directions: Read each statement. Fill in the word or words needed in the blanks to complete the statements.

1. The two basic kinds of life insurance are ______________ ________ and ______________________.

2. If you have a life insurance policy whereby you pay premiums for a limited number of years, but you are insured beyond that time until death, you have a ______________________________policy.
3. If you have a life insurance policy that has a cash value feature and you can keep it in force from the time that you take it out until you die, you have a ______________________________ policy.
4. If you have a life insurance policy whereby you pay premiums for a specified period of time and at the end of that time the cash value is the same as the death benefits, you have an ______________________________ policy.
5. ____________________life insurance policies do not accumulate cash or loan value.
6. ______________________ insurance usually provides the most protection for a young married couple with the least amount of cost.

2. Health Insurance

Completion

Directions: Read each statement. Fill in the word or words needed in the blanks to complete the statements.

1. The health insurance that covers the cost of hospital expenses, but probably won't cover the fees of a doctor or surgeon is ________________ insurance.

2. The health insurance that pays all or part of a doctor's or surgeon's fees for operations is ______________________________ insurance.

3. The health insurance that pays all or part of a doctor's fees (exclusive of surgery) is ____________________________________ insurance.

4. The special type of health insurance that protects one against the cost of a long, expensive illness and usually has a generous deductible clause is the ____ insurance.

5. The five types of health insurance policies are:

   a. hospital expense
   b. surgical expense
   c. regular medical expense
   d. major medical expense
   e. loss of income

Multiple Choice

Directions: Read each of the following. Circle the letter that identifies the best answer for the question.

Mary goes to the hospital for an appendectomy which of the following types of health insurance will pay for her expenses.

a. hospital expense
b. loss of income
c. surgical medical expense
d. regular medical expense

Matching

Directions: On the line to the left of each function in Column A, write the letter from Column B which matches Column A.

Column A

______ 1. The length of time before some health plans go into effect.

______ 2. The health plan for ages people 65 years or older.

______ 3. The health plan for needy persons of any age.

Column B

a. Social Security
b. Medicare
c. Welfare
d. Medicaid
e. Waiting period

Case Studies

Directions: For each of the case situations given below, indicate the kind of health insurance that would best meet the needs presented.

1. Larry Beldon, a guard on the varisty team, injured his back in scrimmage. He was hospitalized for five weeks, much of the time being spent in traction. What type of insurance would have paid for most or all of his care?

2. While in high school, Glen Hummel worked part time in a department store. Now at age 26, Glen is assistant manager of that store and he has a promising future with the company. He feels he earns enough to meet ordinary medical and hospital costs, but he desires protection against extremely high expenses of a serious injury or long illness. What type of policy should Glen have?

3. Tony's father has been very ill for seven weeks. His employer continued paying full wages for only two weeks. What type of health insurance would have provided continued financial help for the family.

4. Paulette McKenna's younger sister had her tonsils removed and at the same time a minor operation was performed to straighten out a crooked finger. Fortunately her parents had what type of insurance to cover most of the fees for these operations?

5. John Cook wants coverage to help pay for most of the costs in the event of serious need for medical treatment. John feels he would be able to pay for about 20% of such costs, but he wants a policy that will take care of the remaining costs. What provision in a policy would suit John's needs?

3. Property Insurance

Matching

Directions: On the line to the left of each function in Column A, write the letter from Column B which matches Column A.

Definition

_____ 1. This coverage applies when your car injures or kills pedestrians, persons riding in your car or in other cards.

_____ 2. The coverage applies when your car is damaged as a result of colliding with a vehicle or other object no matter who his at fault.

_____ 3. Under this coverage the insuring company agrees to pay, up to the limits of the policy, medical expenses resulting from accidental injury.

_____ 4. This coverage provides protection against financial loss caused by things like fire, theft, floods, etc.

_____ 5. This coverage applies to bodily injuries for which an uninsured motorist, or a hit-and-run driver, is legally liable.

_____ 6. This coverage applies when your car damages the property of others.

Auto Insurance

a. Comprehensive physical damage

b. Medical payments insurance

c. Bodily injury liability

d. Property damage liability

e. Collision insurance

f. Protection against uninsured motorists

Multiple Choice

Directions: Read each of the following. Circle the letter that identifies the best answer for each question.

1. In 100/300/10 liability coverage, which number stands for coverage against injuries to more than one person?

   a. 100
   b. 300
   c. 10

2. In 10/20/5 liability insurance, which number stands for coverage against property damage?

   a. 10
   b. 20
   c. 5

3. In 10/20/5 liability insurance, which number stands for coverage against injury to one person?

   a. 10
   b. 20
   c. 5

4. Mark Bass had an accident that was his fault. His own car had $350 in damages. His insurance paid him $300 for these damages (that is, all but the $50 deductible). What kind of insurance covered this damage to his own car?

   a. liability
   b. collision
   c. comprehensive

5. Mark's insurance company also paid the other driver $400 for damages to his car. What kind of insurance covered this damage to the other car?

   a. liability
   b. collision
   c. comprehensive

6. George Thompson and Allan Marks both live in the same part of town. All other things being equal, who will pay more for his car insurance?

   a. George, who is 22 years old
   b. Allan who is 45 years old
   c. neither, they will both pay the same

7. At an intersection Sam ran a stop sign and hit a car. The insurance paid the other driver. He was carrying . . .

   a. collision insurance
   b. comprehensive insurance
   c. liability insurance.

8. May was driving on a slick street, she skidded off and hit a tree. Her insurance paid for the damages. She was carrying . . .

   a. collision insurance
   b. comprehensive insurance
   c. liability insurance

9. Mr. Fisher has collision coverage on his car with a deductable clause of $100. He has an accident and the damage to the car is estimated at $900. How will his insurance benefit him?

   a. the insurance company will pay $100 and Mr. Fisher will pay the remaining $800.

   b. Mr. Fisher will pay the first $100 and the insurance company the remainder.

   c. the insurance company will pay the full $900.

True or False

Directions: Read each of the following statements. If the statement is true, circle "T". If the statement is false, circle "F".

T F 1. A homeowners policy provide both property and liability insurance.
T F 2. The cost of home insurance is a relatively small item in a budget.
T F 3. While burning leaves in your back yard you accidentally set fire to your garage. The insurance company that sold you your home-owners policy will pay damage done even though you were responsible for the fire.
T F 4. While visiting your neighbor you accidentally upset a small glass-top table, breaking it into several pieces. If your family has a home-owners policy, the insurance company will pay your neighbor for the damage you did, up to the limits of the policy.
T F 5. A friend stops by to see you and through his own clumsiness falls on your property and injures his knee. Several days later you learn that his infected knee is under a doctor's care. Your insurance company will not pay your friend's $35 medical bill because he was responsible for his own injury.

Completion

Directions: Read each statement. Fill in the word or words needed in the blanks to complete the statements.

1. The two basic types of coverages of car insurance are ______________ and ________________ injury.
2. The two types of liability coverage included in the usual home owners or renter insurance policies are ____________ and ________________ injury.
3. ______________________ insurance gives the individual some protection if sued.

Case Studies

Directions: Read each case study. Answer the questions presented at the end of each case study.

1. John Smith, age 25, has a newborn son and wishes to make certain that this son will have funds to attend college when he reaches the age of 18. What specific life insurance plan might achieve this aim? Why?

2. Mr. and Mrs. White purchased a new home. They paid $4,000 in cash and mortgaged the home for the balance of $12,000. Would an insurance program be important to the Whites? What type of program would you suggest in this situation and why?

3. Alma Mohlan wants to invest $2.50 a week. In which of the following will she find it most convenient to invest.

   a. United States savings bonds.
   b. A savings account paying 4% interest.

4. Joan Lapadula is 24, and she teaches in the public school system in St. Louis, Missouri. She earns $3,800 per annum. She has only recently come to St. Louis, has no relatives there, and so far few friends. She feels she needs some type of insurance protection should she become ill. What health insurance program would you suggest for her? Specify types of policies and costs. If necessary call upon insurance companies to obtain facts and figures to complete your answer.

5. Herman Bartholomew is 35. His twin boys are 15 and in two years will go off to college. Herman is lucky because college costs for the twins will be covered by a bequest left by his grandmother. Lucy, his wife, is 34. They have no other children. He earns $8,500 a year. He has a $10,000 straight life policy with a family income rider ($75 a month) taken out when he was 22. He is about to be promoted and his salary is to be raised to $9,500. He feels that he should now have more insurance and that emphasis should be on savings rather than on protection. In terms of his income and his desire for added savings, what additional insurance program would you recommend for him? Specify policies and costs and explain the reasons for your selection?

4. Social Insurance

Completion

Directions: Read each statement. Fill in the word or words needed in the blanks to complete the statements.

1. Old-age, survivors, disability, and a small death benefit are provided by __________ ______________ program.
2. The letters FICA identify the deductions from a paycheck for __________ __________.
3. The three kinds of benefits which are provided by the Social Security act are ______________ ______________, ______________ ______________, and ______________ ______________.
4. The type of insurance under the social security program which helps pay hospital charges for individuals over sixty-five is ______________.

Multiple Choice

Directions: Read each of the following. Circle the letter that identifies the best answer for each question.

1. Which of the following groups pays for the federal government's social security program?

   a. Federal income-tax payers
   b. Workers and employers
   c. Retired workers
   d. Widows and their dependents

2. John is planning for retirement. Which would be the best type of insurance to consider?

   a. term insurance
   b. straight life
   c. endowment insurance
   d. limited payment life

Short Answer

Directions: Read the question. State your answers briefly.

1. Who is eligible to receive Social Security payments?

2. Is everyone who works covered by Social Security?

3. What are some disadvantages of Group Insurance?

Multiple Choice

Directions: Read each of the following. Circle the letter that identifies the best answer. Be ready to discuss your answer in class.

1. What retirement plan would you recommend for a widow with limited resources, age 70, with two married children who need financial aid? Explain the reasons for your answer.

   a.

   b.

   c.

   d.

E. Wills, Estate Planning

Completion

Directions: Read the statement. Fill in the word or words needed to complete the statement.

1. The means by which you can direct the disposal of your estate to persons of your own selection is a ______________.

PRE/POST CHECK I: PROTECTING

KEY

1. I
2. T
3. T
4. T
5. I
6. T
7. I
8. I
9. T
10. I

1. policy
2. policy holder
3. endowment
4. straight life
5. economic risk
6. investments
7. liability
8. premium
9. business

1. c
2. a
3. c
4. a
5. a
6. c
7. a
8. c
9. b
10. b
11. a
12. c
    b

1. e
2. j
3. f
4. c
5, h
6. i
7. b
8. a
9. g
10. d.

1. b.
2. i
3. a
4. g
5. j
6. c
7. f
8. h
9. d
10. e

1. c
2. a
3. b
4. a
5. a
6. c
7. b
8. c
9. b
10. c
11. a
12. c
13. a
14. b
15. c
16. b
17. a
18. c
19. b
20. a

1. c
2. d
3. a
4. c
5. d
6. a
7. d
8. a
9. b
10. c

1. term and cash-value
2. limited payment
3. straight
4. endowment
5. term
6. term

1. hospital
2. surgical
3. regular medical
4. major medical
5. a.
    b.
    c.
    d.
    e.

1. c. surgical medical expanse

1. e
2. b
3. d

1. Hospital expense insurance
2. Major medical insurance
3. Disability income insurance.
4. Surgical expense insurance
5. Co-insurance

1. c
2. e
3. b
4. a
5. f
6. d

1. b
2. c
3. a
4. b
5. a
6. a
7. c
8. a
9. b

1. T
2. T
3. T
4. T
5. F

1. property and bodily injury
2. property and bodily injury
3. Liability

Case Studies

1.
2.
3.
4.
5.

1. Social Security
2. Social Security
3. Survivors benefits, disability benefits and retirement benefits
4. Medicare

1. b.
2. c

1.
2.
3.

1. a.
   b.
   c.
   d.

1. will

PRE/POST CHECK I: INVESTING

Directions: Read each statement. Fill in the word or words needed in the blank or blanks to complete the statements.

1. ________________, ____________________, and __________________ are important considerations in choosing a place to deposit savings.

2. The quoted interest rate of 3/4% per month means a true annual interest of __________.

3. The F.D.I.C. insures your individual deposits in the bank up to $__________ for each account.

4. The two types of deposits are ________________ deposits and __________ deposits.

5. The formula for determining interest is ____________________.

6. A printed promise to pay a definite amount with interest at a specified time in the future is called a __________________.

7. Investments in education or training may be ______________valuable.

8. The two major areas of investments are ______________________ and ______________________.

9. Savings plans which teenagers can participate in on limited funds are ____________________________________ and ______________________.

10. Many corporations issue two kinds of stock ____________________ and ____________________.

11. Three different ways in which money may be invested is . . .

    (1)
    (2)
    (3)

12. Savings generally are used for major expected __________________ and for unexpected ____________________.

13. Of the savings institutions, ____ pays the highest rate of interest.

14. A person who believes that stock prices will rise and acts accordingly in the market is called a/an ______________.

15. The increase in the value of a stock between the time of its purchase and sale is called a ________________ ________________.

16. The (Securities and Exchange Commission) requires corporations that offer securities for sale in interstate commerce to provide truthful information about the company and its securities to prospective investors.

17. ________________________ represents an ownership interest in a corporation.

18. There is a ________________ as well as possible reward involved in buying stock.

19. A person who takes large financial risks is called a ____________________.

20. A company which has a history of rapid expansion and the potential for becoming bigger and more prosperous is called a ____________________ company.

Directions: Read each of the following. Circle the letter that identifies the best answer for each question.

1. The new highest rate for Series E Savings Bonds is . . .

   a. 5 1/2%
   b. 4 1/2%
   c. 5%

2. The annual percentage return which will be realized if a bond is held to maturity is called. . .

   a. yield to maturity
   b. current yield
   c. net yield

3. Government social insurance programs provide medical benefits and income to eligible citizens usually. . .

   a. in early adult life
   b. in middle age
   c. after retirement

4. Which of the following would be a valid reason for saving?

   a. retirement
   b. education expenses
   c. vacation trip
   d. unexpected emergencies
   e. all of these

5. What should be considered in determining how much of your income to save?

   a. payroll taxes
   b. insurance
   c. clothing
   d. food and shelter
   e. all of these

6. Which of the following is not a means of saving?

   a. bank time certificate
   b. common stocks
   c. government bonds
   d. Social Security
   e. bank checking account

7. Which of the following basic investment principles is most important for sound investing?

   a. stability of income
   b. growth of capital
   c. marketability
   d. security of principal

8. Bonds may be issued by:

   a. corporations only
   b. the federal government only
   c. state and local governments only
   d. all of the above

9. Ownership in a corporation is represented by:

   a. common and preferred stock
   b. common stocks and bonds
   c. preferred stocks and bonds
   d. bonds and debentures

10. Before investing in securities, many financial advisers recommend that the investor should have which of the following:

   a. adequate insurance protection for his family
   b. a cash reserve
   c. educational funds for his children
   d. all of the above
   e. a and b
   f. b and c

11. The profits of a corporation are distributed to the stockholder in the form of . . .

    a. paychecks
    b. bonus
    c. dividends

12. A document issued to each stockholder, showing the type of stock he owns, the number of shares and other information is called. . .

    a. policy
    b. contract
    c. stock certificate

13. If you had been given $50 for Christmas and were interested in investing your money to draw a return you would . . .

    a. deposit it in your checking account
    b. shop to find a place that would pay the highest return on your money
    c. hide it some place at home and save it for a rainey day

14. If one is going to invest $10, 000. 00, which of the following investments would be the most risky?

    a. savings and loan association
    b. bank
    c. government bonds
    d. stock

15. Which of the following is the best type of savings plan?

    a. putting money aside at home
    b. payroll savings plan
    c. depositing extra money in the bank
    d. monthly installment savings

16. Stocks are usually bought or sold through a . . .

    a. stockholder
    b. bank
    c. stockexchange

17. Which of the following is not a family asset?

    a. cash in the bank
    b. investments in stocks
    c. automobile, refrigerator, or other consumer durable goods
    d. rented living quarters

Directions: Read each of the following statements. If the statement is true, circle the "T". If the statement is false circle the "F".

T F 1. An individual may invest in a life insurance policy as a method of saving.

T F 2. It is important for teenagers to learn to save a portion of their allowance or earnings from part time jobs.

T F 3. Some families save money to purchase a major appliance rather than buy on credit and pay interest.

T F 4. A checking account is a good way to save because you are drawing interest on your balance.

T F 5. Ordinarily a greater amount of capital is necessary to invest in real estate than in the stock market.

T F 6, A home is a good investment for the family.

T F 7. Wall Street was named for a wall which protected the settlers from the Indians.

T F 8. Wall Street is the political capital of the United States.

T F 9. The purchase of savings bonds is an investment.

T F 10. The majority of the stocks in the United States are owned by men.

T F 11. Only very wealthy people and large businesses invest in stocks.

T F 12. A good rule is to have from 3 to 6 months income invested in a type of savings that can be readily converted to cash.

T F 13. In periods of inflation it is better to invest in land than to deposit money in a bank savings account.

Directions: On the line to the left of Column A write the letter from Column B which matches Column A.

Column A

______ 1. The worth of anything.

______ 2. Proof of ownership.

______ 3. Stocks, bonds, insurance polices, etc. representing savings and wealth invested.

______ 4. Left over after the costs of living have been met.

______ 5. Investment for purpose of participating in income and voting.

______ 6. Putting savings or other funds to work in business, industry, commerce, etc.

______ 7. A condition of rising prices.

______ 8. Everything a person or corporation owns.

______ 9. The percent of interest a borrower pays for the use of a lender's money.

______10. A severe, prolonged recession.

______11. Obligations which an individual is committee to pay.

______12. True financial position, difference between total assets and total liabilities.

______13. Amount deposited with a bank for a definite period of time.

______14. Investments for the purpose of receiving interest and a return of principal in 10 to 20 years.

______15. Amount deposited with bank that can be withdrawn at any time.

Column B

A. Savings

B. Securities

C. Investment

D. Value

E. Title

F. Assets

G. Depression

H. Inflation

I. Interest Rate

J. Net Worth

K. Bonds

L. Passbook saving account

M. Time Certificate

N. Commonstocks

O. Preferred stocks

P. Liabilities

Q. Debts

Directions: On the line to the left of Column A, write the letter from Column B which matches Column A.

Column A

______ 1. The largest securities market place.

______ 2. Most banks are insured through this government agency.

______ 3. An accumulation of wealth through the postponement of consumption.

______ 4. Easy to convert into cash.

______ 5. Income-producing assets -- stocks, bonds, and real estate.

______ 6. The safest investment.

______ 7. One who thinks the market prices will decline.

______ 8. A cooperative association organized to encourage savings among its members.

______ 9. Pays a fixed dividend.

______ 10. A creditor.

______ 11. Maturity date in a serial loan in which a substantial portion of the total becomes due.

______ 12. Interest earned on a bond since the last coupon payment.

______ 13. A securities market which is conducted by dealers throughout the country through negotiation rather than through the use of auction system as represented by a big stock exchange.

______ 14. The face amount of a bond.

______ 15. A reserve fund accumulated over a period of time for retirement of a debt.

______ 16. A bank designated as the custodian of funds and official representatives of bondholders.

______ 17. A bond of an issue which has maturities scheduled annually or semi-annually over a period of years.

______ 18. A bond of an issue which has a single maturity date.

______ 19. Something that increases the likelihood of peril.

______ 20. Degree of uncertainty as to the occurance

Column B

A.
Exchange
B. Bear
C. Bondholder
D. Bull
E. Common Stock
F. Consumers Union
G. Credit Union
H. FDIC
I. FSLIC
J. Investments
K. Liquidity
L. Municipal bonds
M. New York Stock Exchange
N. Preferred Stock
O. Savings
P. U. S. Savings Bond
Q. Term Bond
R. Ballon Maturity
S. Serial Bond
T. Risk
U. Hzzard
V. Accured Interest
W. Trustee
X. Over-the-counter
Y. Par Value
Z. Sinking Fund

PRE/POST CHECK I: INVESTING

KEY

1. safety
return
availability
2. 9%
3. $20,000.00
4. demand
time
5. I = P x R x T
6. bond
7. more
8. stock market
real estate
9. savings accounts at the bank
U. S. Savings Bonds
10. preferred
common
11. Savings bank accounts
Insurance
U. S. Savings Bonds
12. expense
emergencies
13. Savings and Loan Association
14. bull
15. capital gain
16. Securities and Exchange Commission
17. Common Stock
18. Risk
19. speculator
20. growth

1. T
2. T
3. T
4. F
5. T
6. T
7. T
8. F
9. T
10. F
11. F
12. T
13. T

1. D
2. E
3. B
4. A
5. C
6. C
7. H
8. F
9. I
10. G
11. Q
12. J
13. M
14. K
15. L

1. c.
2. a.
3. c.
4. e.
5. e.
6. e.
7. d.
8. d.
9. a.
10. d.
11. c.
12. c.
13. b.
14. d.
15. b.
16. c.
17. d.

PRE/POST CHECK I: SHARING

Directions: On the line to the left of each function in Column A, write the letter from Column B which identifies the Public Service.

Column A

______ 1. Helps to prevent disease and protect health.

______ 2. Encourages high standards of education.

______ 3. Enforces Federal Food, Drug, and Cosmetic Act.

______ 4. Administers National Park System.

______ 5. Enforces Federal Alcohol Administration Act, supervises banks, regulates narcotics, and operates Coast Guard.

______ 6. Controls production and use of radioactive Materials.

______ 7. Licenses radio and TV stations.

______ 8. Maintenance of free and fair competition in the American Economy.

______ 9. Encourages orderly growth and development of communities, relieves housing congestion, and eliminates slums.

______10. Provides government publications for nominal fee.

Column B

A. Department of Housing and Urban Development.

B. Government Printing Office.

C. Public Health Service.

D. Social Security Administration.

E. Food and Drug Administration.

F. Office of Education.

G. Atomic Energy Commission.

H. Federal Communications Commission.

I. Department of the Interior.

J. Federal Trade Commission.

K. Treasury Department.

L. Atomic Energy Commission.

Directions: Read each of the following. Circle the letter that identifies the best answer for each question.

1. A debt owed by any level of government is called. . .

   a. Public debt
   b. Private debt
   c. Foreign debt
   d. State debt

2. Our police and fire protection, sidewalks, garbage and sewage removal, street lights and playgrounds are primarily supported by . . .

   a. State taxes
   b. Federal taxes
   c. Local taxes
   d. Sales taxes

3. Our public universities and special schools for the handicapped, hospitals and institutions, roads, bridges and some parks are supported by . . .

   a. State taxes
   b. Federal taxes
   c. Local taxes
   d. Sales taxes

4. Our defense protection (Army, Navy, etc.), medical research, social security, and some parks are primarly supported by. . .

   a. The state taxes we pay
   b. The federal taxes we pay
   c. Local taxes we pay
   d. Sales taxes

5. The largest source of revenue for the Federal Government is . . .

   a. Business taxes
   b. Contributions for Social Security
   c. Income taxes
   d. Excise taxes
   e. Sales taxes

6. The payment made by the Federal Government to farmers to prevent certain crops from sinking below given price levels is called. . .

   a. Subsidy
   b. Mortgage
   c. Cooperative
   d. Loan
   e. None of the above

7. Of the following items paid for the tax money, the most expensive is. . .

   a. Roads
   b. Health Programs
   c. Education
   d. Defense
   e. Welfare

8. A persons income after taxes is his . . .

   a. Public debt
   b. Disposable income
   c. Gross income
   d. Fixed income
   e. Flexible income

9. Which of the following is not a state tax?

   a. Motor vehicle license
   b. Sales Tax
   c. Liquor tax
   d. Federal income tax
   e. All of the above

Directions: Read each of the following statements. If the statement is true, write TRUE. If the statement is false write FALSE.

_____ 1. Only employed males are subject to income tax.
_____ 2. Withholding taxes from wages is required by law.
_____ 3. April 15 of each year is the deadline for filing a tax return for the previous year.
_____ 4. Gasoline is an example of an item that is covered by an exise tax.
_____ 5. Real estate tax brings in the most money for local governments.
_____ 6. Sales tax in Georgia is applied to services and commodities.
_____ 7. Two copies of the W-2 form are sent in with a person's tax return.
_____ 8. A hunting license is a form of tax.
_____ 9. Only indigent persons can use the services of the public health department.
_____10. Our tax money buys services that it would be impossible to obtain any other way.
_____11. The principle of taxation is that people should be taxed according to their ability to pay.
_____12. Public services are made possible through taxes.
_____13. People without children do not have to pay school taxes.

Directions: Read each statement. Fill in the word or words needed in the blanks to complete the statements.

1. A type of tax which is used for state and local expenses only is the ____________ ____________.
2. ____________ is an insurance program for people who are 65 years old or older which is operated by the Federal Government.
3. ____________ is an assistance program for certain kinds of needy and low-income people, supported by Federal, State, and Local taxes.
4. In order to apply for Medicaid assistance go to the ____________ ____________ office.
5. A statement of your earnings the previous year and the total withheld from your salary for income taxes and Social Security is called a ____________ ____________.
6. ____________ percent of local annual state budget is spent for education.
7. Taxes are levied on what we ____________, ____________, and ____________.
8. Name the Federal Agency that has control over each of the following:

   a. Gas used for cooking and heating ____________.
   b. Meat or Poultry sold in interstate commerce ____________.
   c. Counterfeiting ____________.
   d. Registering of Newly issued securities ____________.
   e. Broadcast interference ____________

9. Five services provided by taxes are:

   (1)
   (2)
   (3)
   (4)
   (5)

10. The cost of public services is born by the ____________.

PRE/POST CHECK I: SHARING

KEY

1. C
2. F
3 E
4. I
5. K
6. L
7. H
8. J
9. A
10. B

1. a.
2. c.
3. a.
4. b.
5. c.
6. a.
7. d.
8. b.
9. d.

1. F
2. T
3. T
4. T
5. T
6. F
7. F
8. T
9. F
10. T
11. T
12. T
13.

1. property tax
2. Medicare
3. Medicaid
4. Family and Children's Serv.
5. W-2 Form
6. ______
7. earn, spend, and own
8. a. Federal Power Commission
   b. Deptl of Agriculture
   c. Treasury Dept.
   d. Securities & Exchange Commission
   e. Federal Communications Commission.
9.

10. Taxpayer

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